

APPENDIX 1

List of Stakeholder Interviews

Fifteen stakeholders were contacted for interviews. The six stakeholders below responded and interviews were held on the dates noted. The stakeholders who did not respond were contacted again to follow, but they did not reply.

1. Bay Area Legal Aid
Naomi Young
August 4, 2016
2. Contra Costa Association of REALTORS
Heather Schiffman
August 8, 2016
3. Contra Costa Interfaith Housing
Louise Bourrasa
August 4, 2016
4. East Bay Apartment Management Association
Lisa Vorderbrueggen
September 27, 2016
5. Contra Costa County Housing Authority
Joseph Villareal
September 26, 2016
6. Richmond Housing Authority
Tim Jones
August 17, 2106

APPENDIX 2

PAST IMPEDIMENTS AND ACTIONS

PAST IMPEDIMENTS	ACTION
1. IMPEDIMENT: Lack of sufficient affordable housing supply. 1.1. Action: Provide assistance to preserve existing affordable housing and to create new affordable housing. Assistance will be provided through the Consolidated Plan programs of the Consortium member jurisdictions. These include CDBG, HOME, and HOPWA.	Antioch – Antioch allocates CDBG funds to promote Fair Housing activities. The City of Antioch has historically funded BALA and/or Echo to provide fair housing services to its residents. These agencies provide trainings and workshops to landlords, tenants and other interested parties annually. Both agencies are HUD-approved housing counseling agencies, and satisfy HUD's definition of Fair Housing Enforcement Organization and Qualified Fair Housing Enforcement Organization. Concord – Concord took the following actions to preserve and create affordable housing a. Preserve affordable housing – The City reserved \$300,000 in RDA Housing set-aside funds to assist in rehabilitating a 48-unit multifamily complex in the Monument Corridor, however, due to the State Budget elimination of RDAs and subsequent litigation, these

funds are currently unable to be used. The developer also was unsuccessful in securing State funding for the project.

b. Preserve affordable housing – The City used \$220,000 in RDA Housing set-aside funds for 7 loans to low to moderate income First Time Homebuyers to purchase their first home during the fiscal year. In addition, the City's Housing Rehabilitation Loan and Grant Program provided 6 loans and 33 grants and rebates to rehabilitate housing for low income households utilizing CDBG and RDA funds. 2011/12: Based upon the limited CDBG funding, the City's Housing Rehabilitation Loan and Grant Program still provided 2 loans and 13 grants to rehabilitate housing for low income households utilizing CDBG funds. 2012/13: Based upon the limited CDBG funding, the City's Housing Rehabilitation Loan and Grant Program still provided 2 loans and 13 grants to rehabilitate housing for low income households utilizing CDBG funds. 2013/14: The City's Housing Rehabilitation Loan and Grant Program received eight applications and completed work for four grants.

2014/15: The City's Housing Rehabilitation Loan and Grant Program provided twenty-six (24) grants and one loan to rehabilitate housing for low income households utilizing CDBG funds.

- c. Preserve affordable housing – The City invested \$102,652 in CDBG funds and \$25,927 in General Funds to conduct Code Enforcement in lower income areas to preserve and protect single family housing stock and neighborhoods. 2011/12: The City invested \$59,626 in CDBG funds to conduct Code Enforcement in lower income areas to preserve and protect single family housing stock and neighborhoods. 2012/13: The City invested \$59,626 in CDBG funds to conduct Code Enforcement in lower income areas to preserve and protect single family housing stock and neighborhoods. 2013/14: The City invested \$55,408 in CDBG funds to conduct Multi-family housing inspections for affordable housing units to preserve and protect single family housing stock and neighborhoods: 2014/15: The City invested \$32,620 in CDBG funds to conduct Multi-family housing inspections for affordable housing units to preserve and protect housing stock and neighborhoods.

d. Create new affordable housing – The City continues to coordinate with the Urban County on potential housing projects that may be funded with HOME and HOPWA funds. No projects were funded in FY 2010-11. e. Create new affordable housing – The City continues to implement the Inclusionary Housing Ordinance (adopted June 2004), that requires all new residential developments to provide a component of lower or moderate income housing. It includes a 45-year term of affordability for ownership projects, 55 years for rental projects; 10% moderate- or 6% low income for ownership, and 10% low or 6% very low income for rental. Minimal development activity was experienced in Concord during FY 2010-11 and no new inclusionary units were approved or built. Once the existing number of foreclosures declines, the City anticipates some development may begin. 2011/12: Minimal development activity was experienced in Concord during FY 2011-12 and only one new	
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inclusionary unit was built. 2012/13: Minimal development activity was experienced in Concord during FY 2012-13 and only one new inclusionary unit was built.

- f. The City continues to require housing development sponsors to provide housing on an equal opportunity basis without regard to race, religion, disability, sex sexual orientation, marital status, or national origin.

Walnut Creek –

- From 2010-2015, the City of Walnut Creek committed over \$8 million dollars to create new affordable housing through land acquisition, predevelopment and development financing. Funding sources included Housing Impact Fees, commercial linkage fees, and CDBG. The City also purchased a remnant Cal Trans parcel and donated it to Habitat for Humanity.
- The City contributed to affordable housing preservation by refinancing two affordable housing projects and extending both the affordability and loan terms; and also provided CDBG funding for facility improvements.

1.2. Action: Offer regulatory relief and incentives for the development of affordable housing. Such relief includes that offered under state “density bonus” provisions. (See housing element programs.)	Concord - The City has an existing Density Bonus Ordinance. No project applications were processed during the fiscal year that requested a density bonus. The City's Planning Division prepared a comprehensive update of the City's Development Code, which includes the Affordable Housing provisions of the Code. Affordable Housing provisions include inclusionary housing, density bonus, and a new affordable housing incentive program with regulatory incentives. Planning Commission public hearings were held throughout the year with final hearings in June 2012 and adoption by the City Council on July 24, 2012. The Development Code became effective in August 2012. Walnut Creek – • Between 2010-2015, the City granted density bonuses and concessions to two affordable housing projects. Additionally, an affordable project that was entitled prior to 2012, was constructed in 2013 and received a 150% density bonus plus 3 concessions. • The City's 2015-2025 housing element was certified in 2014, including an extensive opportunity sites list. The opportunity

	sites are reviewed and updated annually.
1.3. Action: Assure the availability of adequate sites for the development of affordable housing. (See housing element programs.)	Concord - Housing Element Policy H-1.1 promotes ensuring an adequate supply of housing sites to achieve the City's Regional Housing Needs Allocation numbers. The City adopted its Housing Element Update (2014-2022) on January 6, 2015. As part of that effort an updated inventory was conducted to determine if there are adequate sites available for the construction of the City's Regional Housing Needs Allocation (RHNA). The inventory update concluded that the City does have enough adequately zoned sites to achieve the capacity necessary to meet the City's RHNA over the next 8 years. The City also promotes programs and ordinances and incentives for the development of affordable housing. Pittsburg - From 2010-2015, assisted with – 1. La Almenara – recorded restriction 11/02/11; 20 units 2. Siena Court – recorded restriction 11/09/10; 110 units 3. Santa Fe Commons – recorded restriction 11/02/11; 10 units 4. Approval of a loan to Domus for Veterans Square was given 06/15/15. 5. CDBG funds were awarded to the County to administer the

	Housing Rehab program in fiscal years [please fill in] to preserve and expand affordable housing opportunities.
2. IMPEDIMENT: Concentration of affordable housing.	
2.1. Action: Housing Authorities within the County (Contra Costa County, Richmond and Pittsburg) will be encouraged to promote wide acceptance of Housing Choice Vouchers, and will monitor the use of Housing Choice Vouchers to avoid geographic concentration.	Contra Costa County - From 2010-2015, more than \$19.8 million of the County's CDBG, HOME, NSP, and HOPWA resources was allocated to develop new units and rehabilitate existing units of affordable housing in different regions of the County. In addition, resources were provided for single-family rehabilitation programs, first time homebuyer programs, and fair housing counseling, legal services, and outreach. Concord - Concord has no public housing authority, therefore, 2.1 does not apply. While Concord has no jurisdiction over the above Housing Authorities, the Housing division receives calls from persons seeking assistance, and provides information and referral services to the Housing Authorities. Pittsburg - The Housing Authority has over 1100 HCV/VASH throughout Pittsburg. The tenants are given the opportunity to

	choose where they want to live. The challenge for Pittsburg isn't concentration, it's finding available housing. In 2017, a landlord workshop will be conducted to encourage property owners/managers throughout Pittsburg, to lease to HCV clients.
2.2. Action: Consortium member jurisdictions will collaborate to expand affordable housing opportunities in communities in which they are currently limited.	Concord – • The Consortium met during FY 2011-12 to discuss affordable housing opportunities and reviewed HOPWA applications. One of the recipients of HOPWA funds was the Riley Court Project (48-unit rental) where funds were to be utilized toward a substantial rehabilitation. Due to the elimination of RDA funds committed to the project and a lack of MHP State funds, the project moved forward on a smaller scale using HOPWA funds. • In 2012, the City of Concord adopted a new Development Code which streamlines the review process for many types of development by requiring a staff level review and an Administrative Use Permit which does not require a hearing. Other developments require review by the Design Review Board which is advisory to staff and for which a limited number of meetings are scheduled. Use Permits for multifamily developments are approved by the Planning Commission and are not required to go

	before the City Council unless appealed, or if a General Plan Amendment or Re-zoning is required. The City expedites multifamily development in the review process. Walnut Creek - Through the City's inclusionary ordinance, ownership residential projects can provide affordable units on site or pay a fee. When units are provided on site it increases the distribution of affordable units throughout the City. Between 2010-2015, 11 affordable ownership units were developed through the inclusionary ordinance.
2.3. Action: A higher priority for the allocation of financial and administrative resources may be given to projects and programs which expand affordable housing opportunities in communities in which they are currently limited.	Concord – a. The City's Housing Element Update, adopted January 2015, includes Program H-1.9.3 which streamlines the processing of building permits for residential developments that include units below-market rate (BMR). Building permits for the Wisteria project (including BMRs) were streamlined. The City spent a large amount of effort during the fiscal year on advanced planning projects including the next step for the Complete Streets initiative, which includes the Bike and Pedestrian Master Plan, which is anticipated to be completed during FY 2015-16. In addition, the process for selection of a master

developer for the City's Reuse Plan at the Concord Naval Weapons Station has been progressing with selection of a master developer anticipated in September 2015. The Reuse Plan will include approximately 1 2,200 housing units with 25% of those planned as affordable. The City's Housing Element Update and Development Code Update through the Affordable Housing Incentive Program are geared toward attracting affordable housing to the City by providing incentives for affordable developers.

- b. The City's Development Code (adopted July 24, 2012) includes an Affordable Housing Incentive Program geared toward encouraging the development of housing affordable to a broad range of households with varying income levels within the City. The new Program is intended to ensure that a minimum percentage of units affordable to very low, low, and/or moderate income individuals is included within new residential developments and that appropriate incentives are established to encourage affordable units beyond the minimum.

Contra Costa County - CDBG funds were awarded to the County to administer the Housing Rehabilitation program in fiscal years 2014-

	2015 and 2015-2016 to expand and preserve affordable housing opportunities. Walnut Creek - The City administers a First Time Homebuyer Downpayment Assistance program (FTHB) that can help to make homeownership affordable to moderate income households throughout the City. Between 2010-2015, the City processed 16 downpayment assistance loans.
2.4. Action: Member jurisdictions will report on the location of new affordable housing in relation to the location of existing affordable housing and areas of low-income, poverty and minority concentration.	Concord – a. Staff has met with a variety of affordable developers throughout the year, however no new affordable housing is currently in the pipeline for development. The sites inventory conducted as part of the Housing Element Update 2014-2022 has determined that the City has adequate capacity through appropriately zoned sites to provide the amount of affordable housing necessary to meet the City's Regional Housing Needs Allocation over the next 8 years. Staff has met with a variety of affordable developers throughout the year, however no new affordable housing is currently in the pipeline for development. The sites inventory conducted as part of the Housing Element Update 2014-2022 has determined that the City has adequate capacity through appropriately zoned sites

to provide the amount of affordable housing necessary to meet the City's Regional Housing Needs Allocation over the next 8 years.

b. The City received grant funding through ABAG/MTC toward the development of a Downtown Specific Plan with the goal of increasing housing density, particularly for affordable housing, intensifying transit opportunities and optimizing connections. The 18-month project was concluded on June 24, 2014, when the City Council adopted the Downtown Specific Plan which encourages the development of approximately 4,200 units during the next 25 years. The Downtown Steering Committee for the Specific Plan selected a Preferred Alternative for the Specific Plan which has a heavy housing focus. The Alternative was further developed and a wide range of implementation strategies were developed to attract downtown growth in the short-, mid- and long-term.

c. The City has a great deal of affordable housing, much of it concentrated in the lower income Monument Corridor, with others focused downtown and along Clayton Road. The City is attempting to relieve this concentration through

adoption of an Inclusionary Housing Ordinance, efforts to construct housing near BART and transit hubs, and through the Concord Naval Weapons Station base closure process, which is ongoing. Two projects were rehabilitated during 2010-2015 including the Robin Lane Apartments (16 units in Monument Corridor) and the Grant Street Apartments (at 3142 Grant St in North Concord) both of which provide housing to very low and low income households, respectively.

- d. The Concord Reuse Plan Area Plan adopted by the City Council in January 2012, included a commitment toward affordable housing with a stated requirement of 25% of the overall units (12,200), targeted as affordable. The City is currently in the process of retaining a master developer for the site. In January 2015, staff will recommend two finalists to the City Council. After a series of negotiations, one firm will be selected by the Council sometime in 2015. The successful company will be responsible for conducting more detailed planning/design and engineering studies, providing all of the infrastructure for the site, including roads, sewer, water, power, as well as the financing and successful phasing of the project over many years. After the site is improved,

the master developer will likely partner with other companies to build the residential, retail, commercial and community facilities called for in the plan. While the city is selecting a master developer, the Navy, which still owns the property, is completing approval processes so it can begin to transfer the land to civilian entities in late 2015 or early 2016. Contra Costa County - The County compiles and annually updates a complete list of all subsidized affordable <u>rental</u> housing available in all cities. This list provides the type of housing (senior, family, HIV/AIDS, disabled adults, etc.), number of units which are affordable, address and city, and contact information for property management. All jurisdictions utilize this list when receiving telephone inquiries about affordable rental housing. Walnut Creek - Walnut Creek does not have any areas of low-income, poverty and minority concentration. The city has a map of all the affordable housing locations on their website.	
	3. IMPEDIMENT: Differential origination rates based on race, ethnicity and location.

3.1. Action: Member jurisdictions will periodically monitor Home Mortgage Disclosure Act (HMDA) data and report significant trends in mortgage lending by race, ethnicity and location.	
3.2. Action: When selecting lending institutions for contracts and participation in local programs, member jurisdictions may prefer those with a Community Reinvestment Act (CRA) rating of "Outstanding." Member jurisdictions may exclude those with a rating of "Needs to Improve," or "Substantial Noncompliance" according to the most recent examination period published by the Federal Financial Institutions Examination Council (FFIEC). In addition, member jurisdictions may review an individual institution's most recent HMDA reporting as most recently published by the FFIEC.	
4. IMPEDIMENT: Lack of knowledge about the requirements of mortgage lenders and the mortgage lending/home purchase process, particularly among lower income and minority households.	
4.1. Action: Member jurisdictions will support pre-purchase counseling and home buyer education programs.	Concord – a. During 2010-2015, the City conducted monthly HUD-certified First Time Homebuyer classes (all day Saturdays), to provide potential buyers with homebuyer education to those interested in buying their first home. These efforts were funded by RDA funds and by the City's Inclusionary Housing In-Lieu funds.

b. Beginning FY 2013/14, the City referred potential first time homebuyers interested in the City's program to certified HUD First Time Homebuyer education programs and required a HUD-certified certificate as evidence of their attendance at such a program, as part of their application submittal documents for the City's program to provide potential buyers with homebuyer education to those interested in buying their first home.

Contra Costa County - From 2010-2015 there were 622 rental units that were created or rehabilitated throughout the County for low-income households; 389 homeowner units that were constructed and/or rehabilitated throughout the County for low-income households. There were 355 units that were developed or rehabilitated for non-homeless Special Needs households, which included Elderly/Frail Elderly, persons with disabilities, persons living with HIV/AIDS, and victims of domestic violence.

Pittsburg – Successor Agency Funds for housing counseling services including:

- mortgage delinquency and default counseling to

	homeowners • facilitate tenant/landlord dispute resolution or such other dispute resolution services • conduct pre- and post- purchase counseling with homebuyers • provide free of charge information and referral services regarding home ownership to households within the City. • refer homeowners that require credit maintenance and money management services to a credit counseling agency Walnut Creek - Walnut Creek requires that all program participants (for BMR and FTHB programs) attend a homebuyer certification course.
4.2. Action: Member jurisdictions will support home purchase programs targeted to lower income (low and very low), immigrant, and minority households. Minority households include Hispanic households.	Concord – a. During FY 2010-11, the City continued implementation of its First Time Homebuyer (FTHB) Program and closed 7 FTHB loans for low- to median-income households (at 60% to 100% of median income) with loans totaling \$222,000 in RDA funds. The Program was promoted through the City's website, the website of Homebricks (the City's administrator for the Program) and through the Mount Diablo Housing Opportunity Center, as well as through the City's First Time Homebuyer classes. The program was put into hiatus in FY

2011/12, but was reinstituted in FY 2013/14 to provide for down payment assistance for 2-3 loans per fiscal year for First Time Homebuyers, with Hello Housing administering the program for the City. The City's program provides assistance of \$20,000 to \$40,000 for eligible households based on income and household size, with income levels between 60%-100% of Area Median Income Program brochures and applications are available in Spanish.

b. During FY 2010-11, the City contracted with Housing Rights, which provided assistance to low-income households in becoming homeowners through homeowner education and counseling, in addition to conducting fair housing counseling, tenant landlord counseling, and foreclosure prevention counseling. During FY 2011-12, the City also contracted with Eden Council for Hope & Opportunity (ECHO) Housing to provide assistance to low-income households to conduct fair housing counseling, tenant landlord counseling and continued contracting with ECHO through FY 2012/13. In FY 2013/14 the City also contracted with Eden Council for Hope & Opportunity (ECHO) Housing to provide assistance to low-income households to conduct fair housing counseling. The City contracted with Bay Area Legal Aid (BALA) for tenant

	landlord counseling. Pittsburg - HOME funds for down payment assistance to restart in 2017. Walnut Creek - Walnut Creek has a downpayment assistance program for low and moderate income households.
4.3. Action: Member jurisdictions will encourage mortgage lenders to responsibly market loan products to lower income (low and very low), immigrant, and minority households. Minority households include Hispanic households.	Concord - The City's First Time Homebuyer Program requires that homebuyers receive a 30-year fixed mortgage product. Loan applications are reviewed to confirm the homebuyer is receiving a competitive rate and reasonable closing costs. Buyers' rates ranged from 4.25% to 5.5% and a few used CALHFA products. Housing Program staff coordinated with HomeBricks staff to implement a preferred lender program to achieve better loan products and streamline the process for the homebuyer. Walnut Creek - In the fall of 2007, housing staff from the City of Walnut Creek, Contra Costa County, and the City of Richmond convened a series of meetings regarding the region's increasing difficulties with the sub-prime mortgage crisis and the rapidly increasing number of home foreclosures. The jurisdictions met with all of the non-profit agencies countywide that are providing home

	loan counseling and low cost legal services. The agencies reported tremendous increases in calls for assistance due largely to calls for mortgage counseling, and difficulty in staffing their homeowner counseling functions due to the increase in demand. As a result of these discussions, the non-profit organizations have come together into a collaborative called HEPA (Home Equity Preservation Alliance) to provide coordinated services more effectively and efficiently than if the agencies worked independently. The HEPA Collaborative received CDBG funding from the Cities of Walnut Creek, Antioch, and Contra Costa County between 2008-2013. Activities included homeowner information seminars, financial and asset preservation counseling, renter information seminars, one-on-one counseling, and legal services. The HEPA team facilitated an annual foreclosure prevention workshop in Walnut Creek where residents can get one-on-one assistance, counseling, legal advice, and resources.
5. IMPEDIMENT: Lower mortgage approval rates in areas of minority concentration and low-income concentration.	
5.1. Action: Member jurisdictions will support home purchase programs targeted to households who wish to purchase homes in	Concord - The City's First Time Homebuyer Program completed seven loans during FY 2010/11; however, it was put on hold due

Census Tracts with loan origination rates under 50 percent according to the most recently published HMDA data.	to the loss of Redevelopment funding. City staff has contacts with Spanish-speaking loan agents that are also listed on the City's Preferred lender list.
5.2. Action: Member jurisdictions will encourage mortgage lenders to responsibly market loan products to households who wish to purchase homes in Census Tracts with loan origination rates under 50 percent according to the most recently published HMDA data.	Concord - City staff has contact with Spanish-speaking Joan agents that are also listed on the City's Preferred lender list to market to both English and Spanish speaking low-income clients. The City also coordinated the subordination of existing loans to assist existing eligible homeowners in the FTHB Program or Rehabilitation Loan Program to achieve better interest rates through a refinance of their homes.
6. IMPEDIMENT: Lack of knowledge of fair housing rights.	
6.1. Action: Support efforts to educate tenants, and owners and agents of rental properties regarding their fair housing rights and responsibilities.	Concord - Concord allocated resources to encourage and facilitate the development of affordable housing, as detailed in this CAPER. To ensure fair access to housing for all in Concord, the City invested \$70,000 in resources for fair housing and tenant/ land lord counseling services through Housing Rights; \$40,000 to provide one-stop services for housing and tenant/landlord issues at the Mt. Diablo Housing Opportunity Center; and additional \$5,000 to provide augmented foreclosure-related housing services. At least 67 percent of all services were

	provided to extremely low- and very low-income households. These services were paid for with RDA funds. The City also provided free printing services for all fair housing outreach materials used within the city. Housing rights also held 3 legal clinics during the year, and assisted with coordination on critical tenant issues such as pest control. Housing Rights relocated at the beginning of the fiscal year to the Keller House, co-locating with the Monument Community Partnership to provide better access to residents. Pittsburg - PCSI services funded by SA. Walnut Creek - Walnut Creek funds ECHO Housing to provide Fair Housing and Tenant/Landlord services to Walnut Creek residents. ECHO housing provides resource materials, and educational workshops for residents.
7. IMPEDIMENT: Discrimination in rental housing.	
7.1. Action: Support efforts to enforce fair housing rights and to provide redress to persons who have been discriminated against.	Concord – Through 2010-2015, the City contracted with Housing Rights and ECHO to provide assistance to enforce fair housing rights. They assisted 26 residents with fair housing issues during the year.

	Contra Costa County - From 2010 – 2015, the County allocated \$122,400 of CDBG funds to Bay Area Legal Aid to provide Fair Housing services, which included investigation services and outreach. Bay Area Legal Aid and its partner agencies distributed fair housing literature at seven events on an annual basis throughout the County. They also distributed fliers to over 60 nonprofit and governmental agencies throughout the County, explaining the fair housing services that they provide and how to get in contact with them. Outreach was focused in low income communities, many with significant numbers of Spanish speaking and other non-English speaking residents. Pittsburg - PCSI services funded by SA.
	Walnut Creek - ECHO Housing will investigate and report Fair Housing violations. ECHO housing also conducts annual fair housing tests in Walnut Creek.
7.2. Action: Support efforts to increase the awareness of discrimination against persons based on sexual orientation.	Concord - Through 2010-2015, the City contracted with Housing Rights and ECHO to provide assistance to enforce fair housing rights, which included discrimination against residents who have experienced discrimination based on sexual orientation, race, religion, ethnicity or disabilities.

		Pittsburg - Agreements such as a lease or housing agreement executed by the City, SA, HA, etc. specifically addresses language against discrimination.
8. IMPEDIMENT: Failure to provide reasonable accommodation to persons with disabilities.		
8.1. Action: Support efforts to educate tenants, and owners and agents of rental properties regarding the right of persons with disabilities to reasonable accommodation.	Concord - Through 2010-2015, the City contracted with Housing Rights and ECHO to promote fair housing assistance and tenant/landlord counseling to provide reasonable accommodation to persons with disabilities. Pittsburg - PCSI services funded by SA. Walnut Creek - Walnut Creek funds ECHO Housing to provide Tenant/Landlord and Fair Housing services.	
8.2. Action: Support efforts to enforce the right of persons with disabilities to reasonable accommodation and to provide redress to persons with disabilities who have been refused reasonable accommodation.	Concord - Through 2010-2015, the City contracted with Housing Rights and ECHO to promote fair housing assistance and tenant/landlord counseling to provide reasonable accommodation to persons with disabilities. Pittsburg - Agreements such as a lease or housing agreement	

	executed by the City, SA, HA, etc. specifically addresses language against discrimination.
9. IMPEDIMENT: Lack of information on the nature and basis of housing discrimination.	
9.1. Action: Monitor the incidence of housing discrimination complaints and report trends annually in the CAPER.	Concord - The City monitored incidence of discrimination complaints through review of the quarterly Housing Rights and ECHO reports. No trends have been noted.
9.2. Action: Improve the consistency in reporting of housing discrimination complaints. All agencies who provide this information should do so in the same format with the same level of detail. Information should be available by the quarter year.	Concord - All Housing Rights and ECHO reports were submitted by quarter year, with breakdowns regarding type of assistance, household composition, household ethnicity and household income, with a brief summary of the quarter and an outreach report, with the types and number of clinics, mailings, or household distributions conducted. The City will implement reporting online in City Data Services in FY 2011-12.
9.3. Action: Improve collection and reporting information on discrimination based on sexual orientation and failure to provide reasonable accommodation to persons with disabilities.	Concord - During 2010-2015, the City's Housing Program continued to coordinate with Housing Rights and ECHO through quarterly reporting in monitoring trends and incidents of discrimination.

10. IMPEDIMENT: Lack of formal policies and procedures regarding reasonable accommodation.	
10.1. Action: Jurisdictions which have not done so will adopt formal policies and procedures for persons with disabilities to request reasonable accommodations to local planning and development standards.	Concord - The City has completed this action. The City's Municipal Code, Section 122-213 through -220, pursuant to the federal Fair Housing Amendments Act of 1988, the Americans with Disabilities Act, and the California Fair Employment and Housing Act, provides people with disabilities, reasonable accommodation as necessary to ensure equal access to housing and a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the zoning rules, policies, practices and/or procedures of the City. Contra Costa County - The County's Mortgage Credit Certificate program reserves 40 percent of its allocation for households with incomes at or below 80 percent of area median income. Lenders have been cooperative with this program, and 150 Mortgage Credit Certificates were provided to low-income households through 2010 - 2015. Walnut Creek - In 2014 the City of Walnut Creek adopted a Reasonable Accommodation Ordinance that outlines the policy and procedure for requesting reasonable accommodation in the application of local planning, zoning, and building standards.

11. IMPEDIMENT: Transitional and supportive housing is not treated as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone, and is not explicitly permitted in the zoning code.	11.1. Action: Jurisdictions which have not done so will amend their zoning codes to treat transitional and supportive housing types as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone, and to explicitly permit both transitional and supportive housing types in the zoning code. Concord - The City's new Development Code currently lists transitional and supportive housing (group homes) under the category of residential uses as a Permitted Use in both the Industrial Business Park and Industrial Mixed Use zoning districts, similar to Live/Work units. The Development Code was adopted on July 24, 2012. Walnut Creek - In 2014, the City of Walnut Creek amended its zoning codes to treat transitional and supportive housing types as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone, and to explicitly permit both transitional and supportive housing types in the zoning code.
12. IMPEDIMENT: Permanent emergency shelter is not permitted by right in at least one appropriate zoning district. 12.1. Action: Jurisdictions which have not done so will amend their	Concord - The City's new Development Code lists Emergency or

zoning codes to permit transitional and supportive housing by right in at least one residential zoning district.	Homeless Shelters under the category of residential uses as a Permitted Use in the Office Business Park, Industrial Business Park and Industrial Mixed Use zoning districts, similar to Live/Work units. The Development Code was approved by the City Council on July 24, 2012. Walnut Creek - The City of Walnut Creek amended its zoning codes to permit transitional and supportive housing by right in at least one residential zoning district.
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APPENDIX 3

Comprehensive Housing Affordability Strategy (CHAS) Tables

All Renters					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	6055	3315	11605	52.2%	28.6%
Concord	7795	4115	17415	44.8%	23.6%
Pittsburg	3700	1975	7585	48.8%	26.0%
Richmond	7855	4330	17800	44.1%	24.3%
Walnut Creek	3950	1845	9860	40.1%	18.7%
County	26890	29070	123585	45.3%	23.5%

Source: CHAS 2008-2012

All Large Household Renters					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	1080	490	1915	56.4%	25.6%
Concord	954	429	1640	58.2%	26.2%
Pittsburg	965	670	1455	66.3%	46.0%
Richmond	1295	650	2410	53.7%	27.0%
Walnut Creek	70	30	190	36.8%	15.8%
County	3785	3635	13190	56.3%	27.6%

Source: CHAS 2008-2012

All Elderly Renters					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	139	85	275	50.5%	30.9%
Concord	515	280	735	70.1%	38.1%
Pittsburg	210	130	370	56.8%	35.1%
Richmond	265	160	650	40.8%	24.6%
Walnut Creek	300	150	615	48.8%	24.4%
County	1245	1595	5510	51.5%	28.9%

Source: CHAS 2008-2012

All Above Low-Income Renters (>80% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	555	0	3525	15.7%	0.0%
Concord	765	60	6625	11.5%	0.9%
Pittsburg	380	0	2455	15.5%	0.0%
Richmond	535	0	5730	9.3%	0.0%

Walnut Creek	785	55	5575	14.1%	1.0%
County	7805	465	50985	16.2%	0.9%
Source: CHAS 2008-2012					

All Low-Income Renters (>50% to ≤80% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	1190	165	2125	56.0%	7.8%
Concord	1625	105	3180	51.1%	3.3%
Pittsburg	710	145	1265	56.1%	11.5%
Richmond	1700	145	3450	49.3%	4.2%
Walnut Creek	1020	185	1440	70.8%	12.8%
County	9590	2320	20735	57.4%	11.2%
Source: CHAS 2008-2012					

All Very Low-Income Renters (>30% to ≤50% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	1675	910	2200	76.1%	41.4%
Concord	2430	1445	3375	72.0%	42.8%
Pittsburg	1000	485	1455	68.7%	33.3%
Richmond	1650	785	2865	57.6%	27.4%
Walnut Creek	1035	645	1335	77.5%	48.3%
County	6570	8280	20715	71.7%	40.0%
Source: CHAS 2008-2012					

All Extremely Low-Income Renters (≤30% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	2630	2235	3755	70.0%	59.5%
Concord	2970	2505	4240	70.0%	59.1%
Pittsburg	1610	1345	2410	66.8%	55.8%
Richmond	3970	3400	5760	68.9%	59.0%
Walnut Creek	1110	960	1500	74.0%	64.0%
County	2920	18005	30145	69.4%	59.7%
Source: CHAS 2008-2012					

All Owners					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	8750	3355	20265	43.2%	16.6%
Concord	10670	4070	27510	38.8%	14.8%
Pittsburg	5060	2075	11285	44.8%	18.4%
Richmond	6845	2865	18180	37.7%	15.8%

Walnut Creek	6900	3270	19945	34.6%	16.4%
County	56660	39305	249560	38.5%	15.7%
Source: CHAS 2008-2012					

All Elderly Owners					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	720	405	2780	25.9%	14.6%
Concord	1195	530	4460	26.8%	11.9%
Pittsburg	460	245	1230	37.4%	19.9%
Richmond	520	330	2910	17.9%	11.3%
Walnut Creek	1255	585	4705	26.7%	12.4%
County	6805	5555	43025	28.7%	12.9%
Source: CHAS 2008-2012					

All Large Household Owners					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	1670	765	3070	54.4%	24.9%
Concord	785	200	1955	40.2%	10.2%
Pittsburg	1073	518	2185	49.1%	23.7%
Richmond	930	455	2045	45.5%	22.2%
Walnut Creek	245	140	710	34.5%	19.7%
County	7105	4795	25355	46.9%	18.9%
Source: CHAS 2008-2012					

All Above-Low Income Owners (>80% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	4855	630	14215	34.2%	4.4%
Concord	6070	1185	20070	30.2%	5.9%
Pittsburg	2245	260	7110	31.6%	3.7%
Richmond	3540	820	12105	29.2%	6.8%
Walnut Creek	3655	1010	15055	24.3%	6.7%
County	44865	12815	188345	30.6%	6.8%
Source: CHAS 2008-2012					

All Low-Income Owners (>50% to ≤80% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	850	770	2725	59.4%	28.3%
Concord	935	960	3260	58.1%	29.4%
Pittsburg	510	545	1780	59.3%	30.6%
Richmond	815	450	2710	46.7%	16.6%

Walnut Creek	495	430	1870	49.5%	23.0%
County	6470	8390	26580	55.9%	31.6%
Source: CHAS 2008-2012					

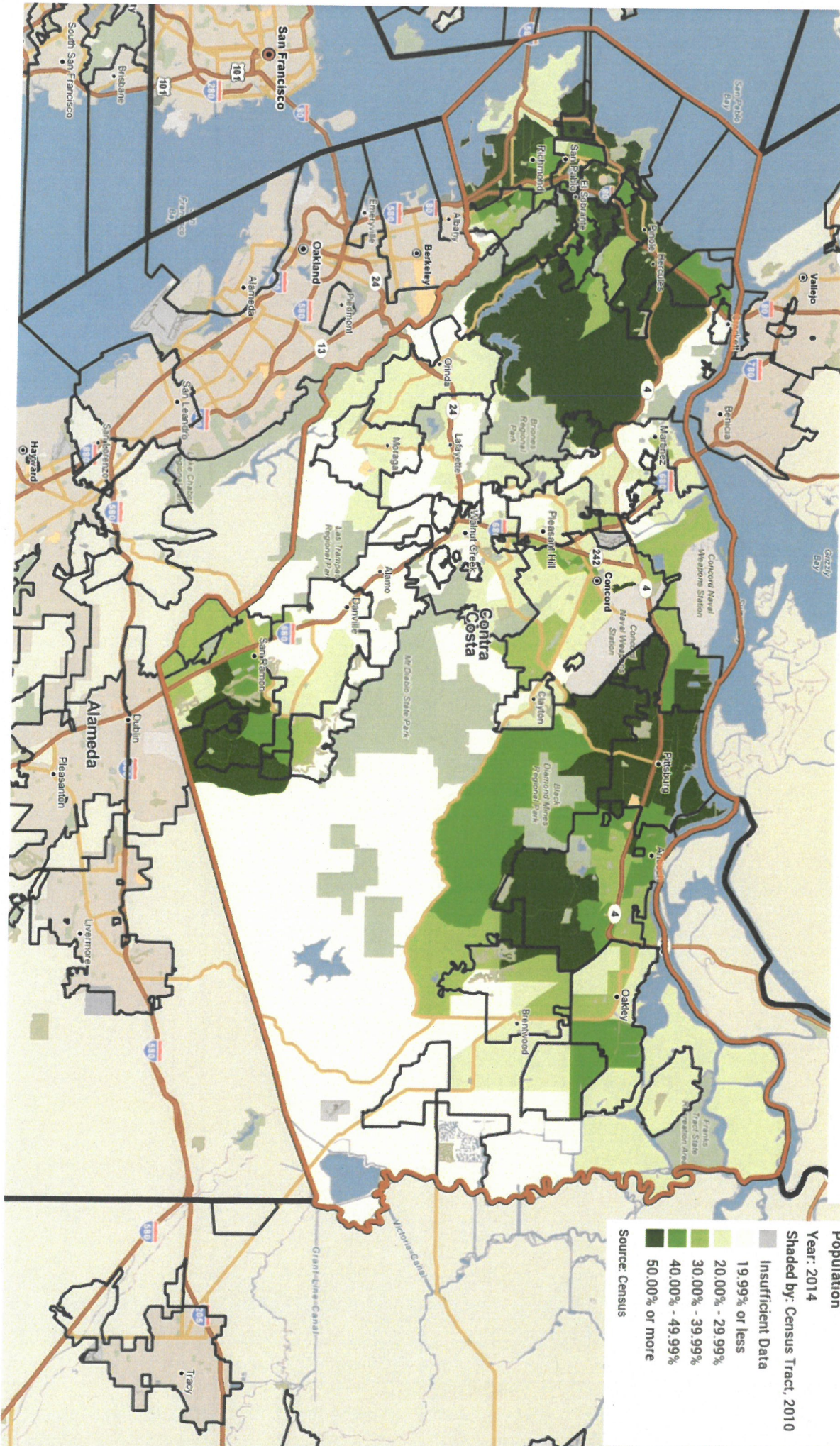
All Very Low-Income Owners (>30% to ≤50% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	220	725	1630	58.0%	44.5%
Concord	400	845	2225	56.0%	38.0%
Pittsburg	410	580	1365	72.5%	42.5%
Richmond	210	850	1870	56.7%	45.5%
Walnut Creek	415	780	1630	73.3%	47.9%
County	3480	7885	18565	61.2%	42.5%
Source: CHAS 2008-2012					

All Extremely Low-Income Owners (≤30% AMI)					
	High Cost Burden (#)	Severe Cost Burden (#)	Total	High Cost Burden (%)	Severe Cost Burden (%)
Antioch	100	1230	1690	78.7%	72.8%
Concord	385	1080	1960	74.7%	55.1%
Pittsburg	80	690	1035	74.4%	66.7%
Richmond	235	750	1495	65.9%	50.2%
Walnut Creek	75	1050	1385	81.2%	75.8%
County	1845	10220	16065	75.1%	63.6%
Source: CHAS 2008-2012					

APPENDIX 4

Maps

Estimated percent of all people who were of a race other than White between 2010-2014.

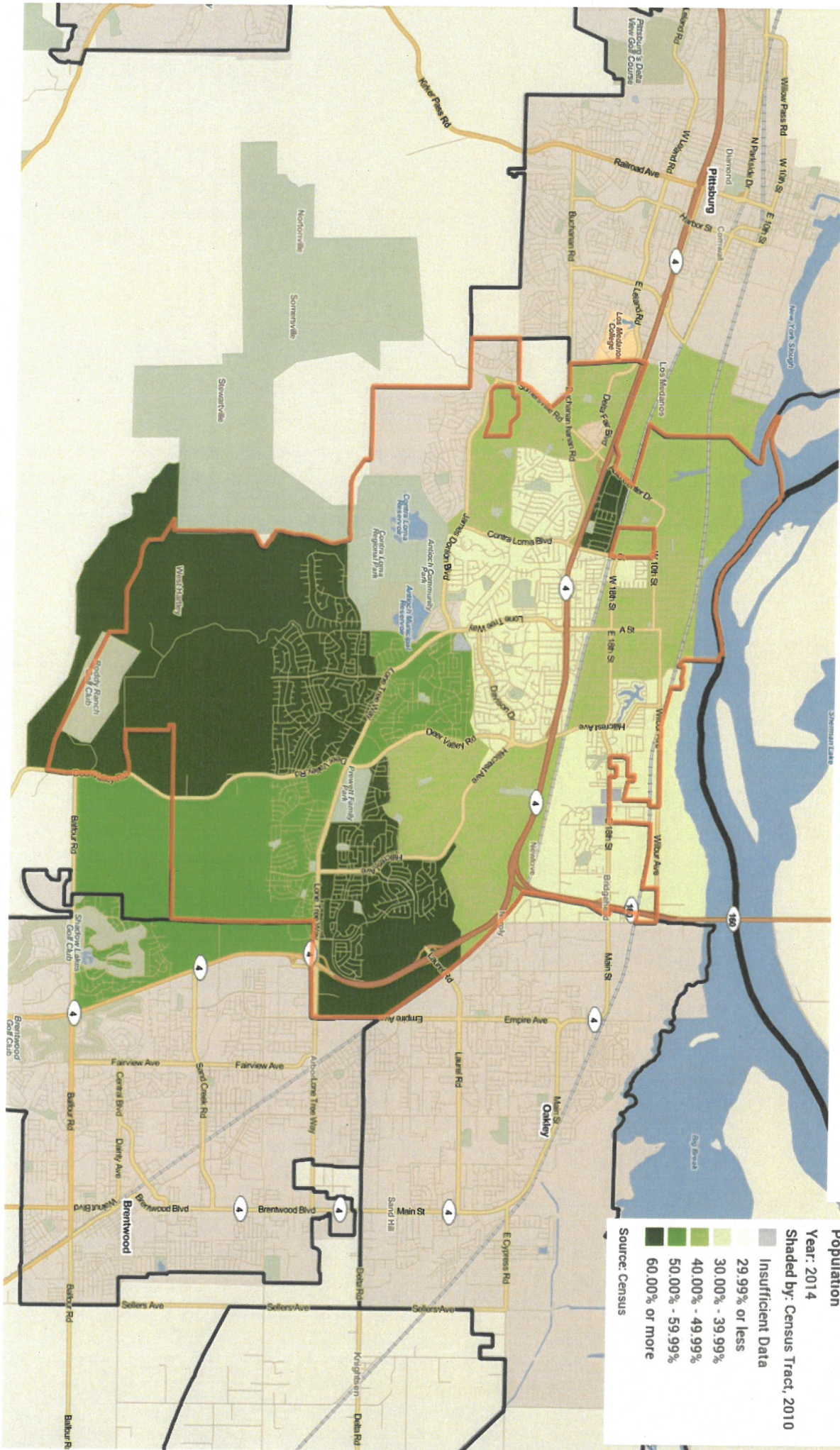


Percent Non-White
Population
Year: 2014
Shaded by: Census Tract, 2010

- Insufficient Data
- 19.99% or less
- 20.00% - 29.99%
- 30.00% - 39.99%
- 40.00% - 49.99%
- 50.00% or more

Source: Census

Estimated percent of all people who were of a race other than White between 2010-2014.

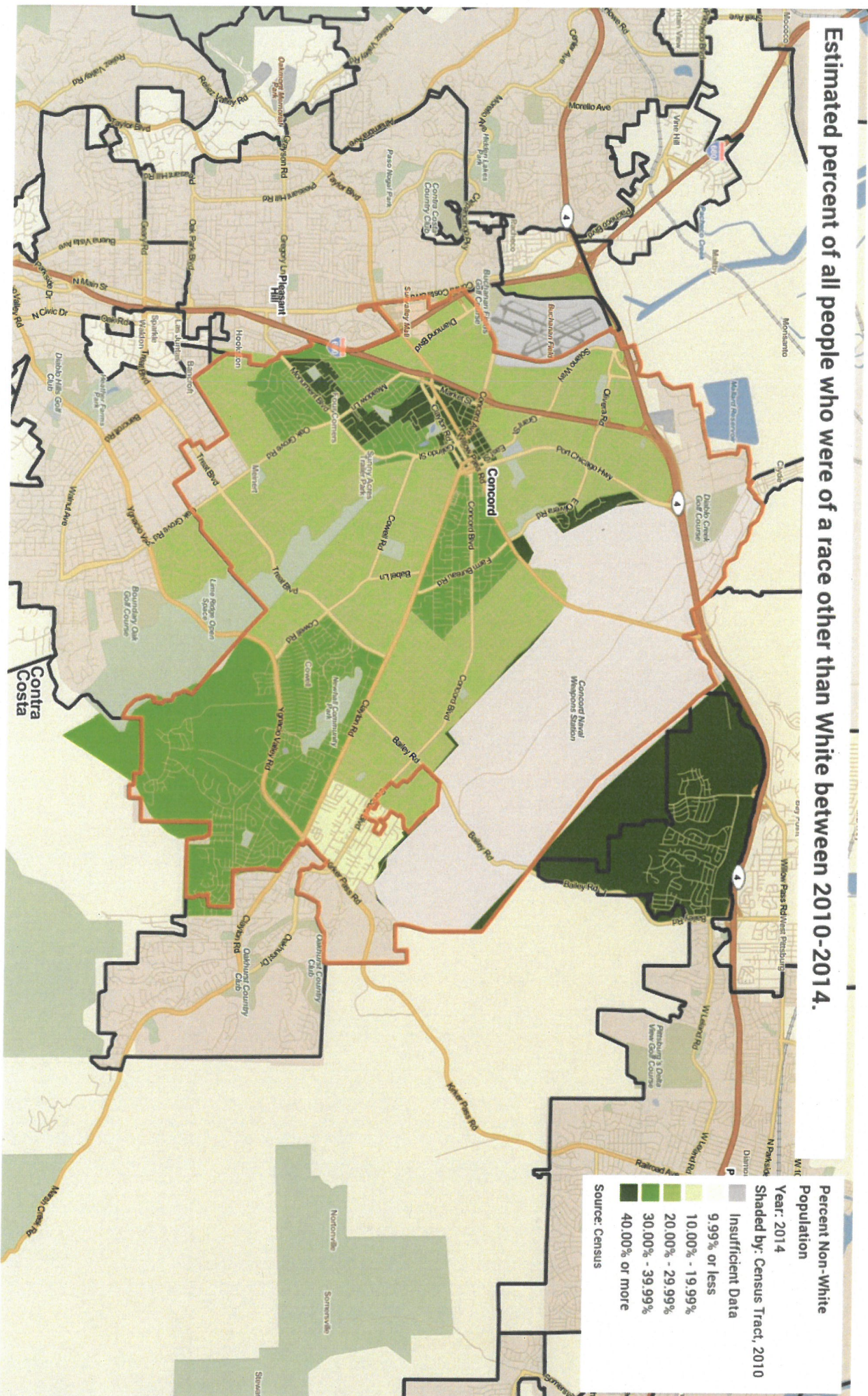


Percent Non-White
Population
Year: 2014
Shaded by: Census Tract, 2010

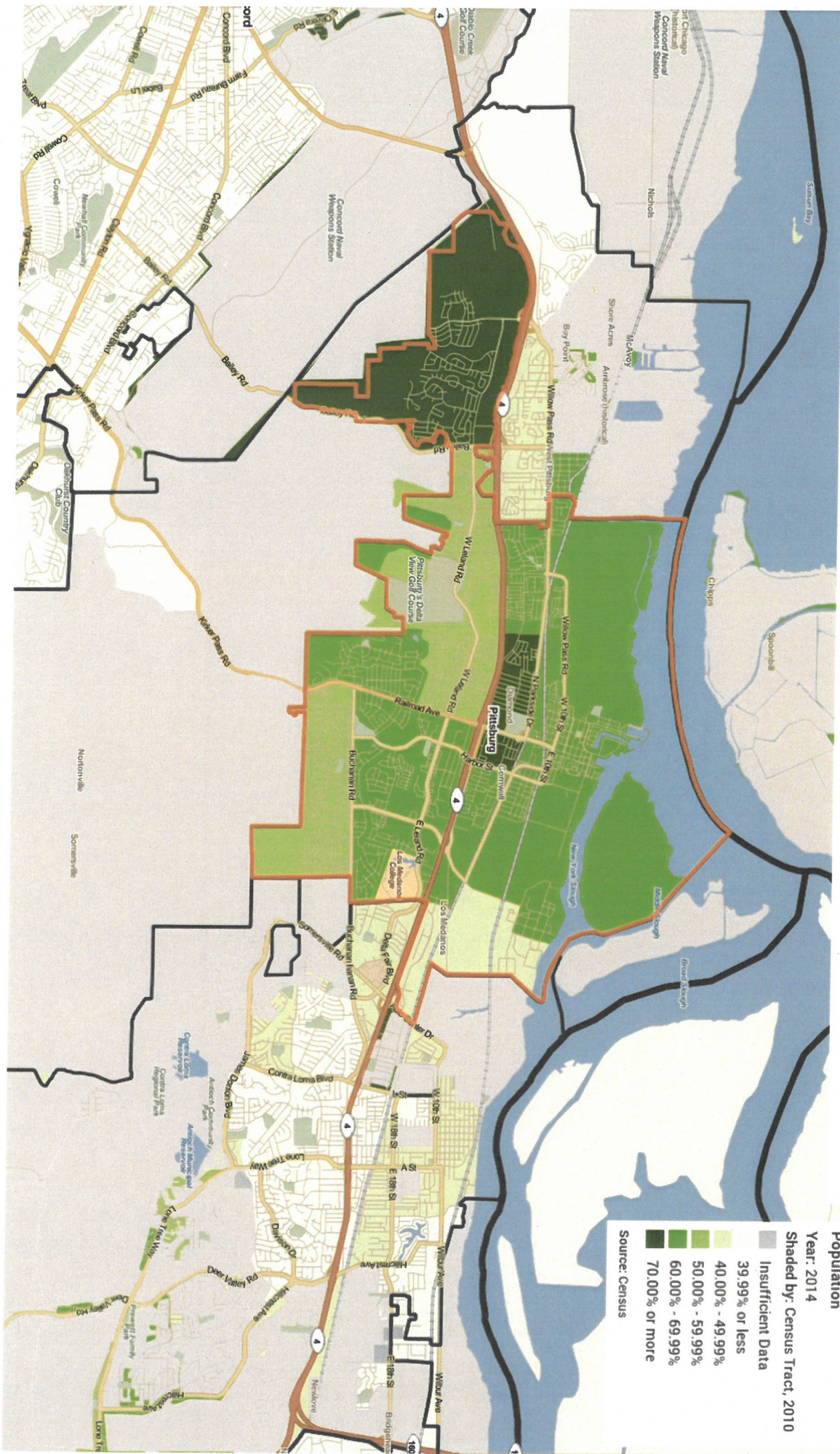
Insufficient Data
29.99% or less
30.00% - 39.99%
40.00% - 49.99%
50.00% - 59.99%
60.00% or more

Source: Census

Estimated percent of all people who were of a race other than White between 2010-2014.



Estimated percent of all people who were of a race other than White between 2010-2014.



Percent Non-White Population

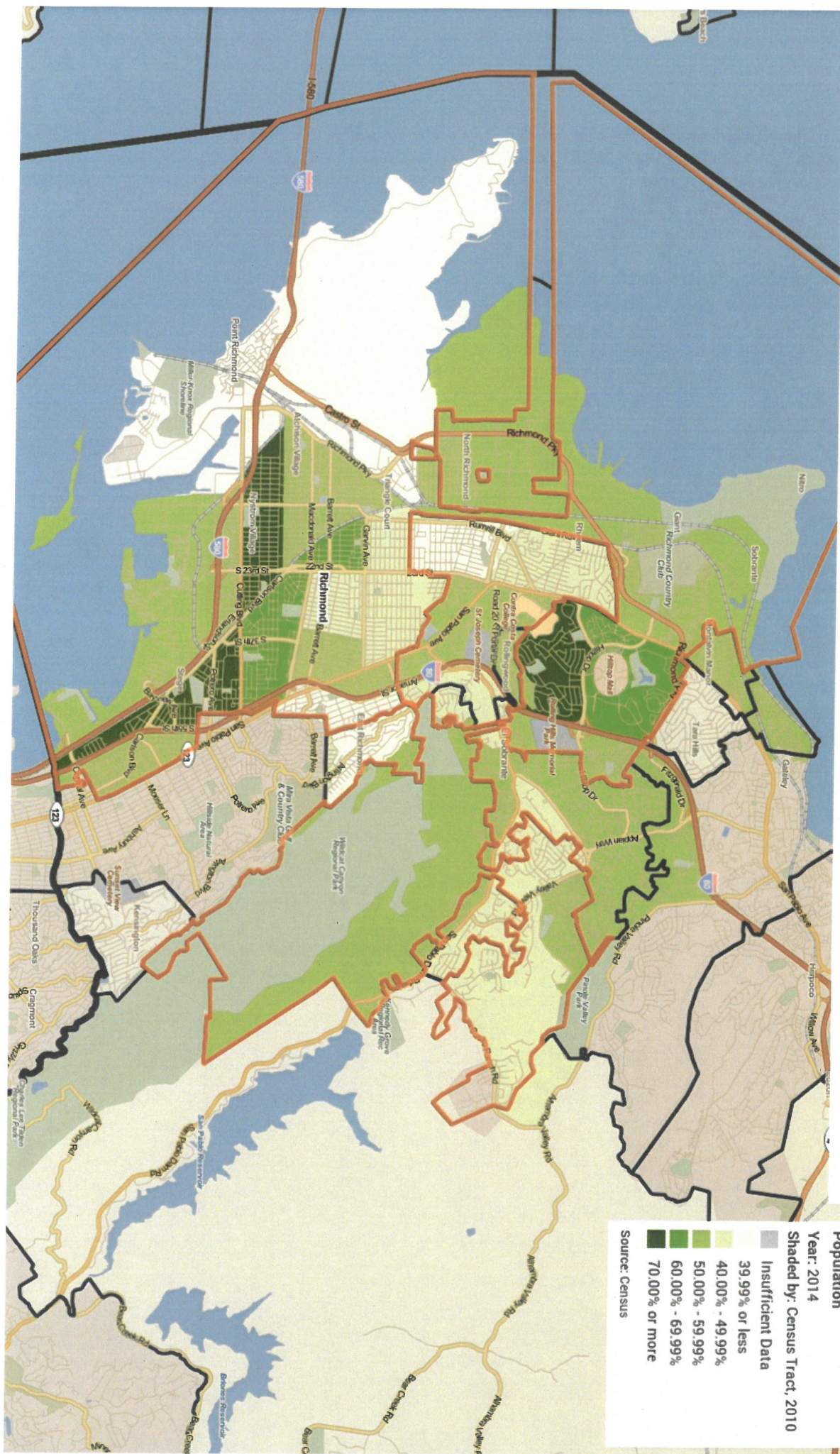
Year: 2014

Shaded by: Census Tract, 2010

Insufficient Data
39.99% or less
40.00% - 49.99%
50.00% - 59.99%
60.00% - 69.99%
70.00% or more

Source: Census

Estimated percent of all people who were of a race other than White between 2010-2014.

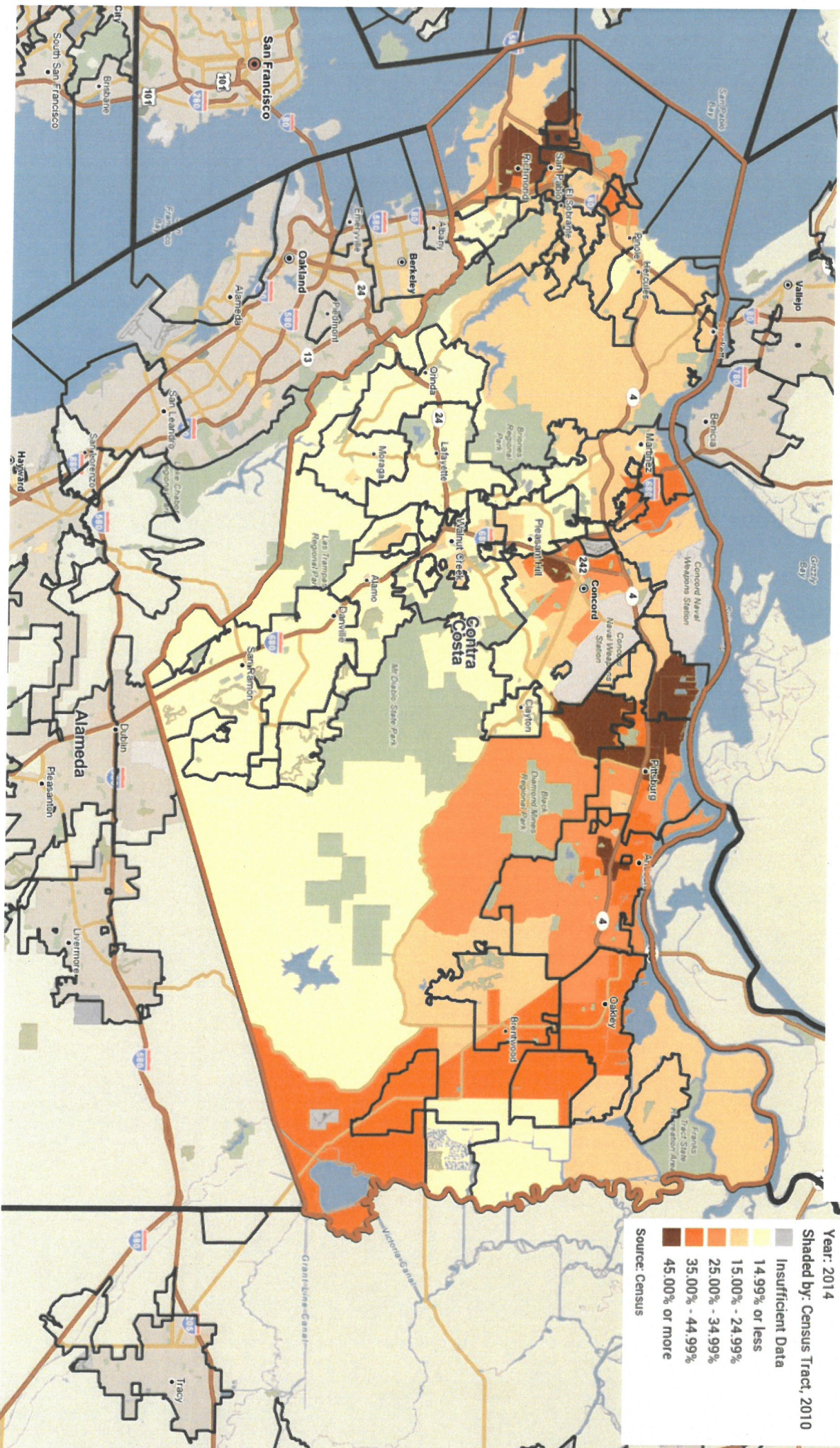


Percent Non-White Population
 Year: 2014
 Shaded by: Census Tract, 2010

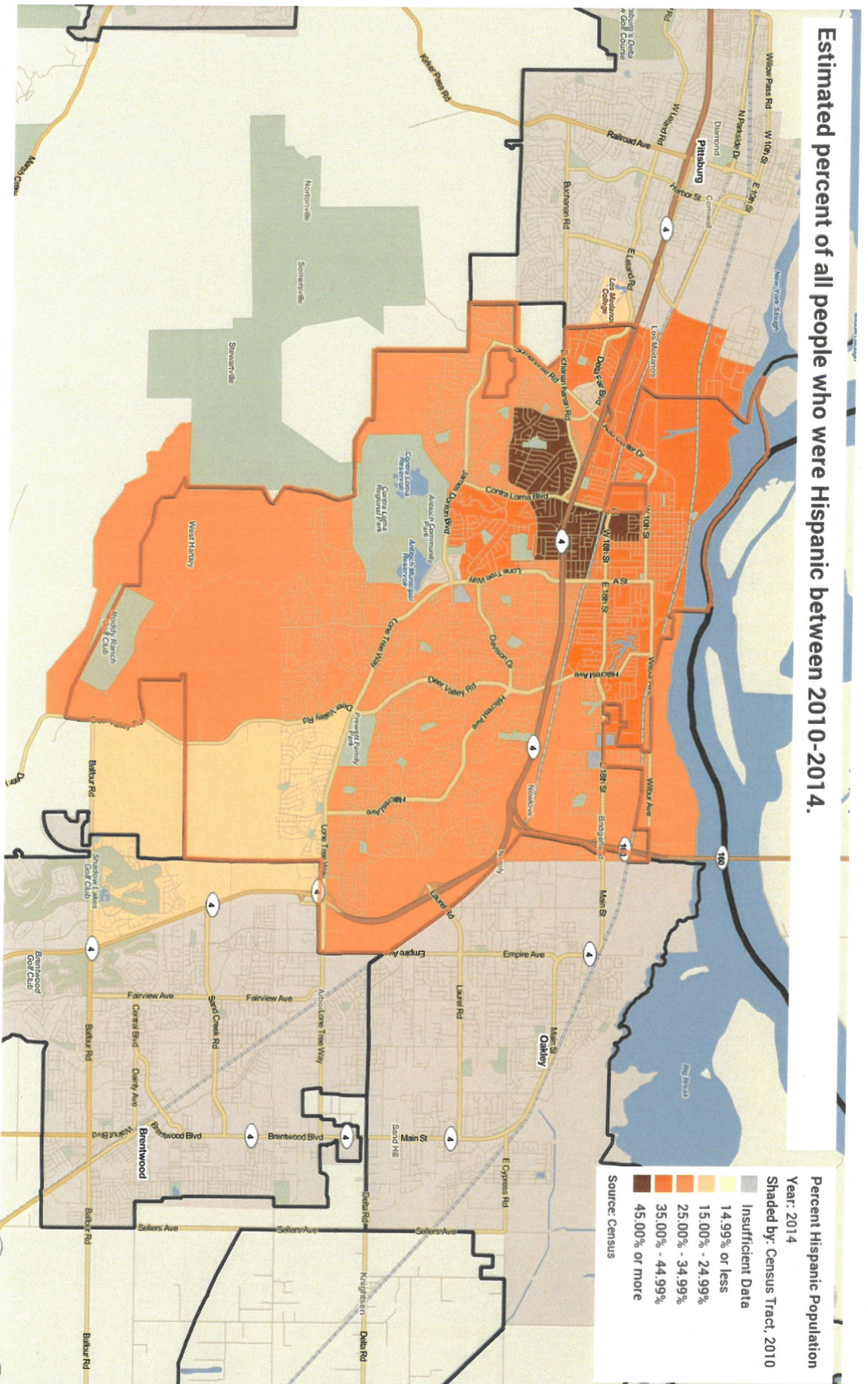
Insufficient Data
39.99% or less
40.00% - 49.99%
50.00% - 59.99%
60.00% - 69.99%
70.00% or more

Source: Census

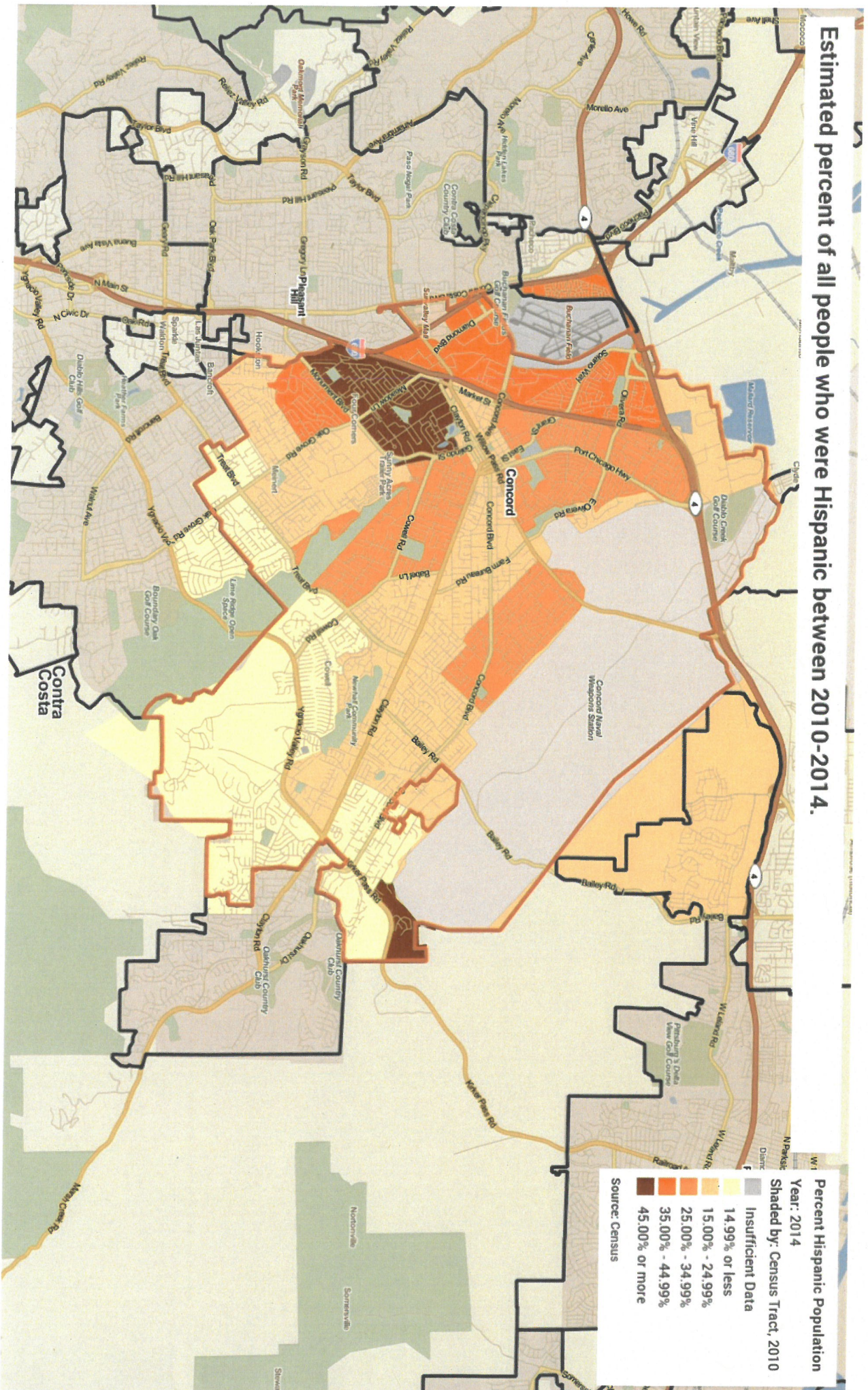
Estimated percent of all people who were Hispanic between 2010-2014.



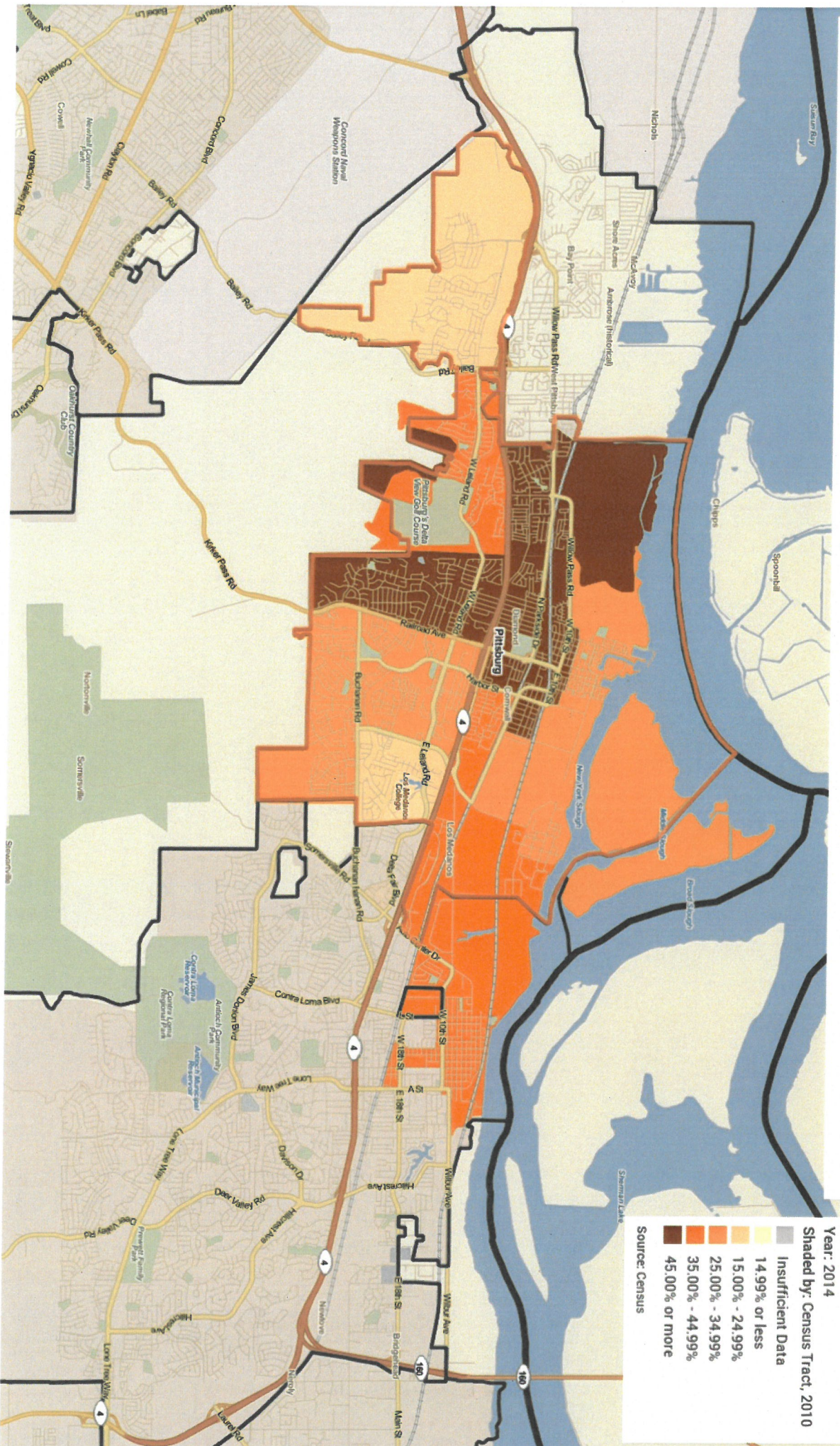
Estimated percent of all people who were Hispanic between 2010-2014.



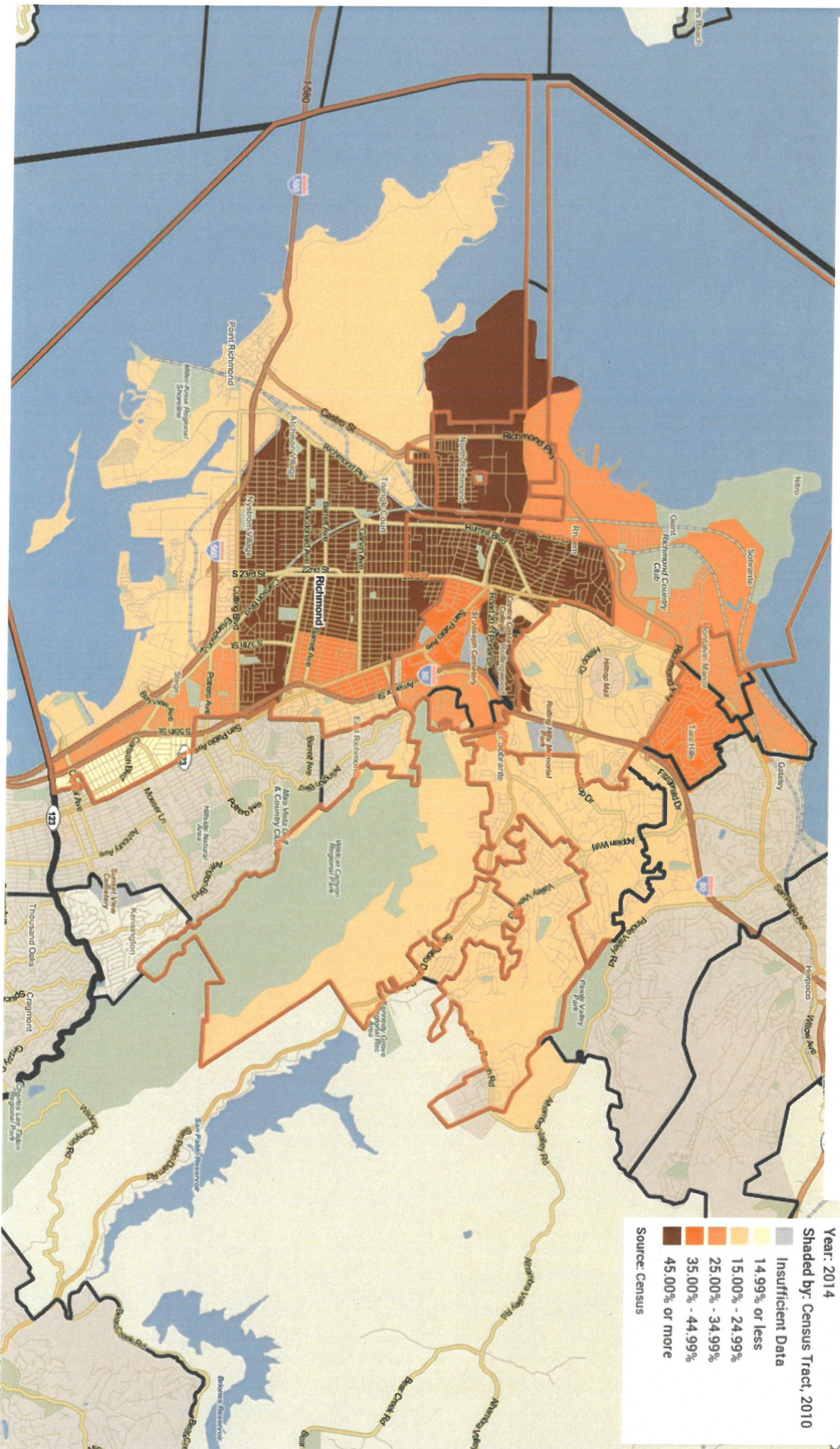
Estimated percent of all people who were Hispanic between 2010-2014.



Estimated percent of all people who were Hispanic between 2010-2014.

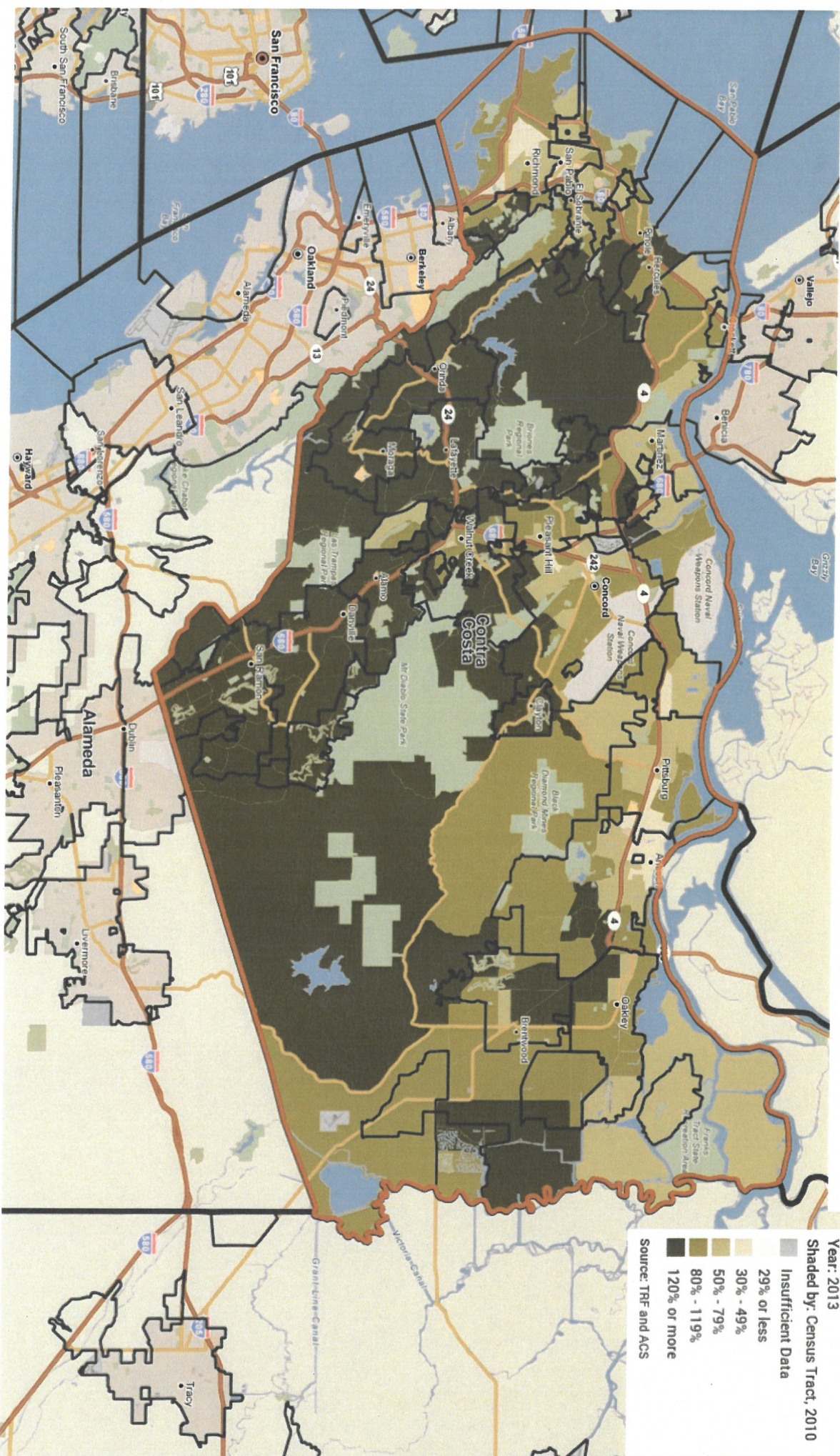


Estimated percent of all people who were Hispanic between 2010-2014.

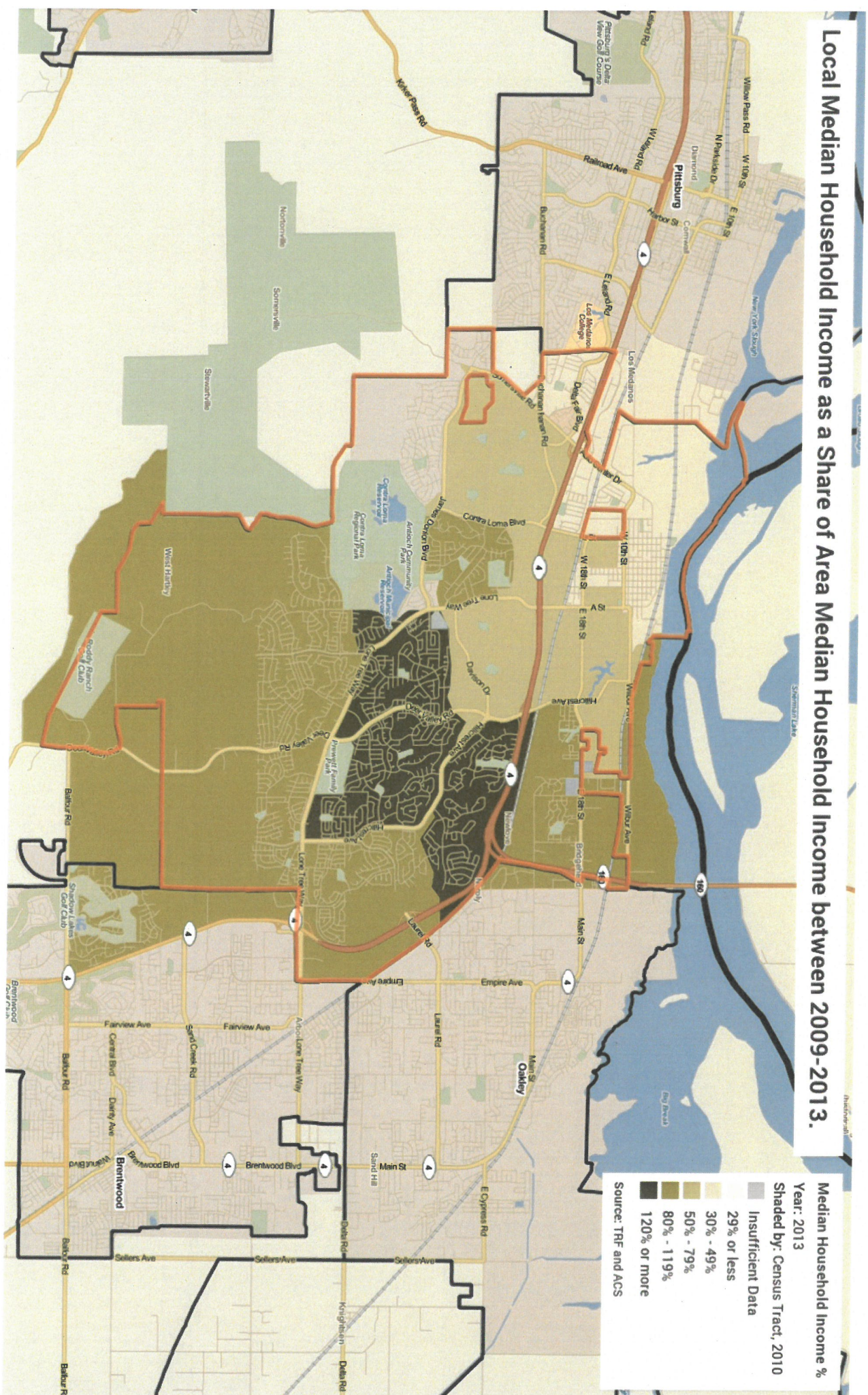


Percent Hispanic Population
 Year: 2014
 Shaded by: Census Tract, 2010
 Insufficient Data
 14.99% or less
 15.00% - 24.99%
 25.00% - 34.99%
 35.00% - 44.99%
 45.00% or more
 Source: Census

Local Median Household Income as a Share of Area Median Household Income between 2009-2013.

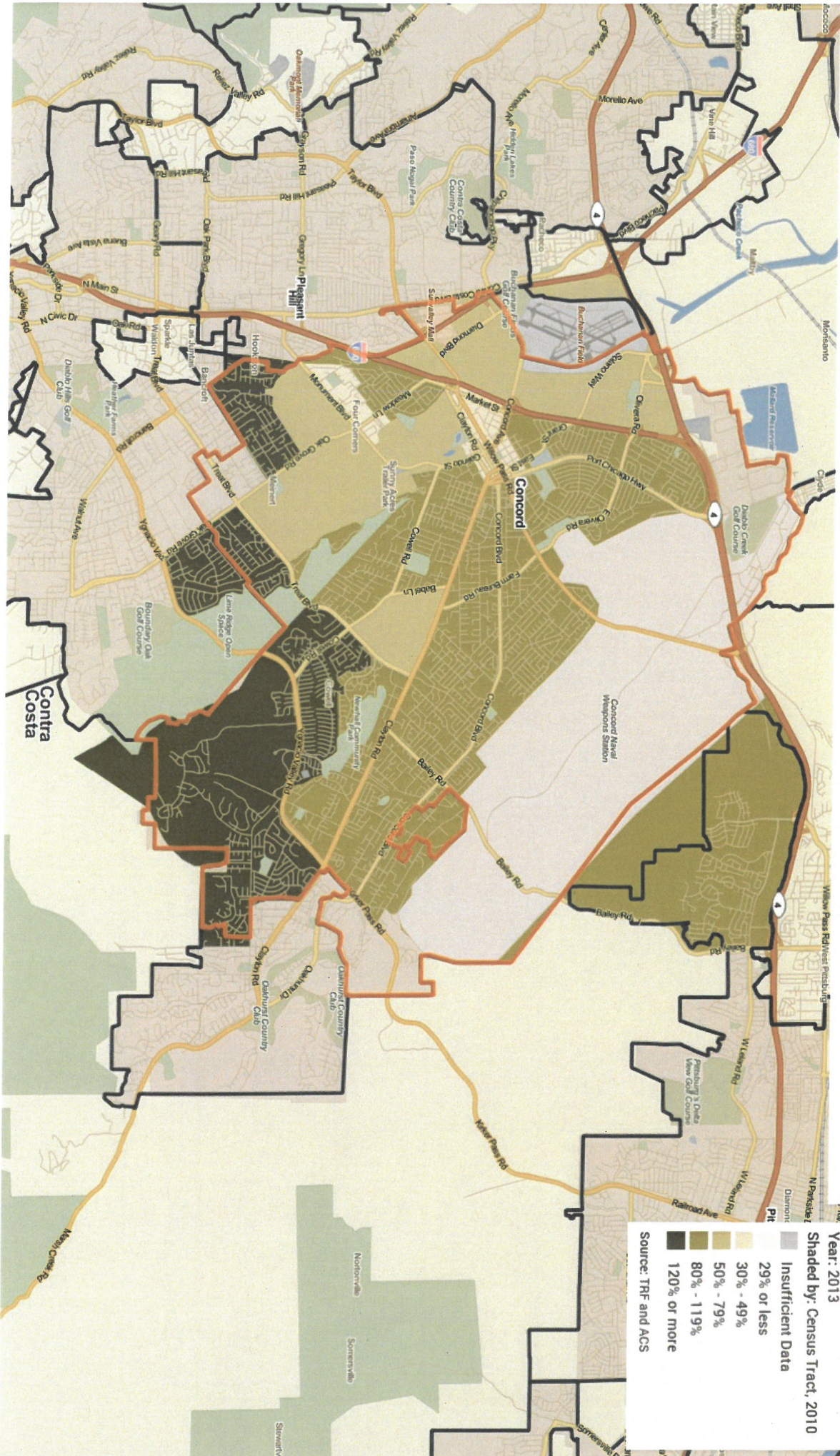


Local Median Household Income as a Share of Area Median Household Income between 2009-2013.



Median Household Income %
 Year: 2013
 Shaded by: Census Tract, 2010
 Insufficient Data
 29% or less
 30% - 49%
 50% - 79%
 80% - 119%
 120% or more
 Source: TRF and ACS

Local Median Household Income as a Share of Area Median Household Income between 2009-2013.

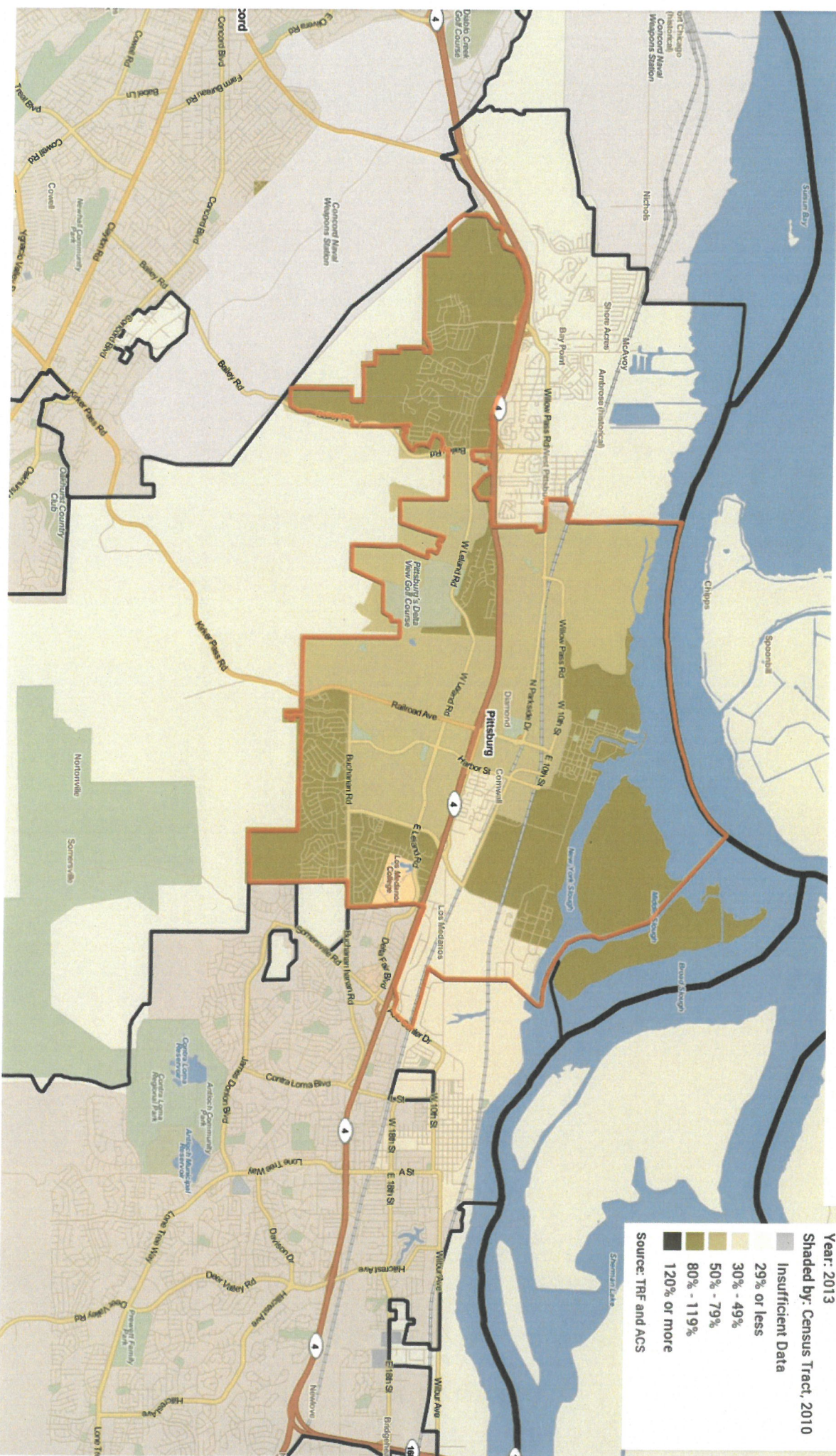


Median Household Income %
 Year: 2013
 Shaded by: Census Tract, 2010

Insufficient Data
29% or less
30% - 49%
50% - 79%
80% - 119%
120% or more

Source: TRF and ACS

Local Median Household Income as a Share of Area Median Household Income between 2009-2013.



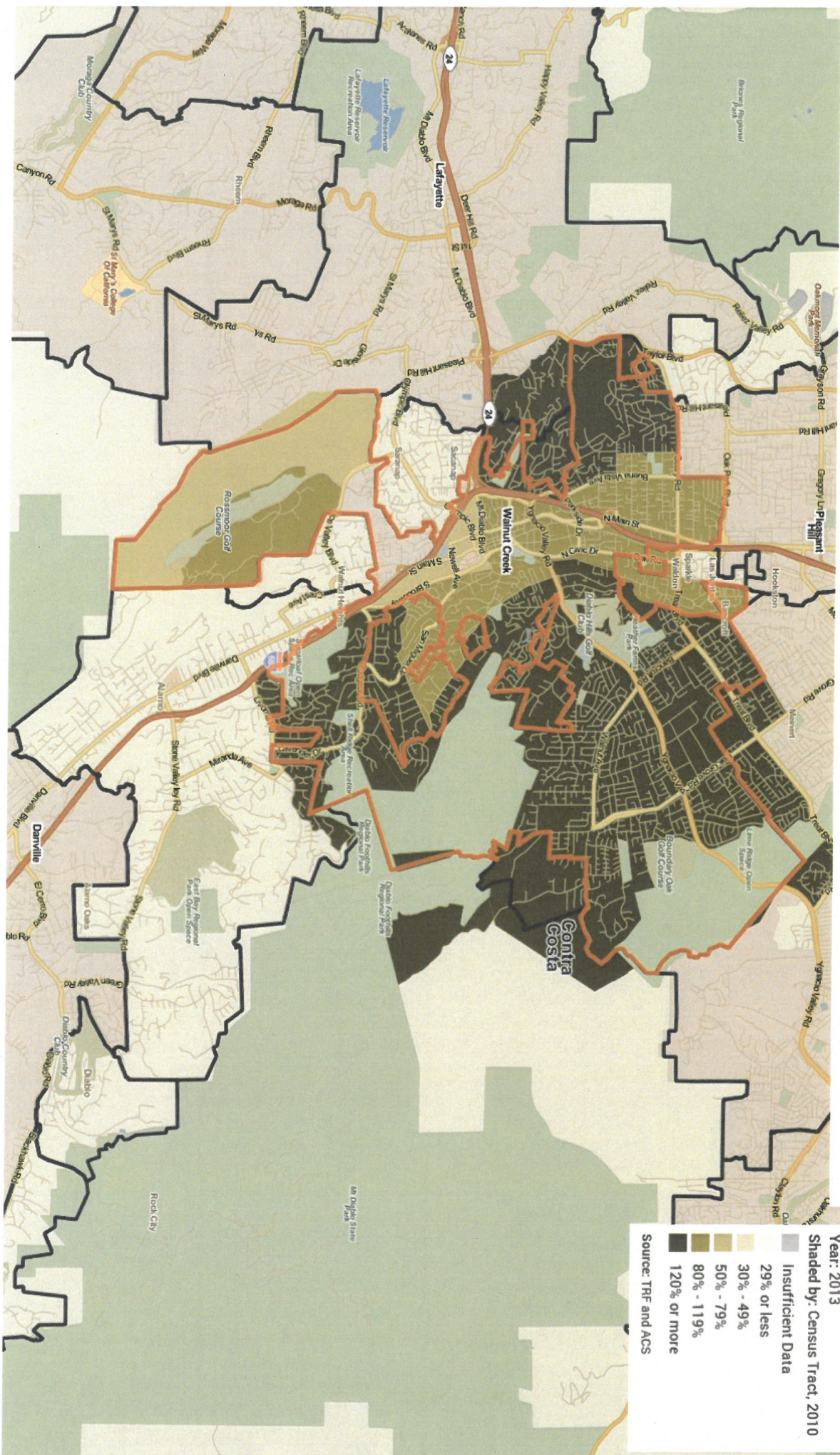
Median Household Income %
 Year: 2013
 Shaded by: Census Tract, 2010
 Insufficient Data
 29% or less
 30% - 49%
 50% - 79%
 80% - 119%
 120% or more
 Source: TRF and ACS

Local Median Household Income as a Share of Area Median Household Income between 2009-2013.



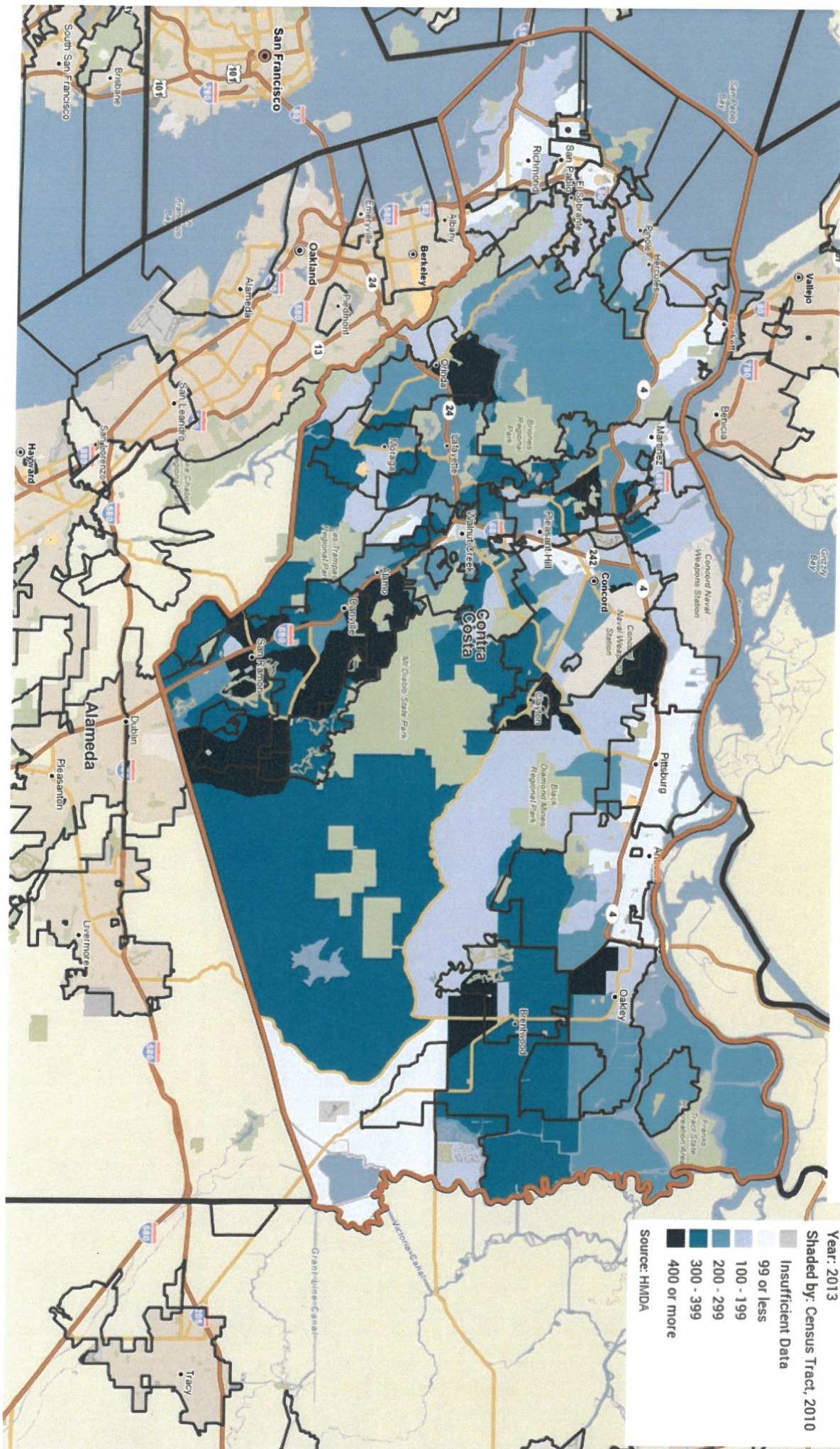
Median Household Income %
 Year: 2013
 Shaded by: Census Tract, 2010
 Insufficient Data
 29% or less
 30% - 49%
 50% - 79%
 80% - 119%
 120% or more
 Source: TRF and ACS

Local Median Household Income as a Share of Area Median Household Income between 2009-2013.



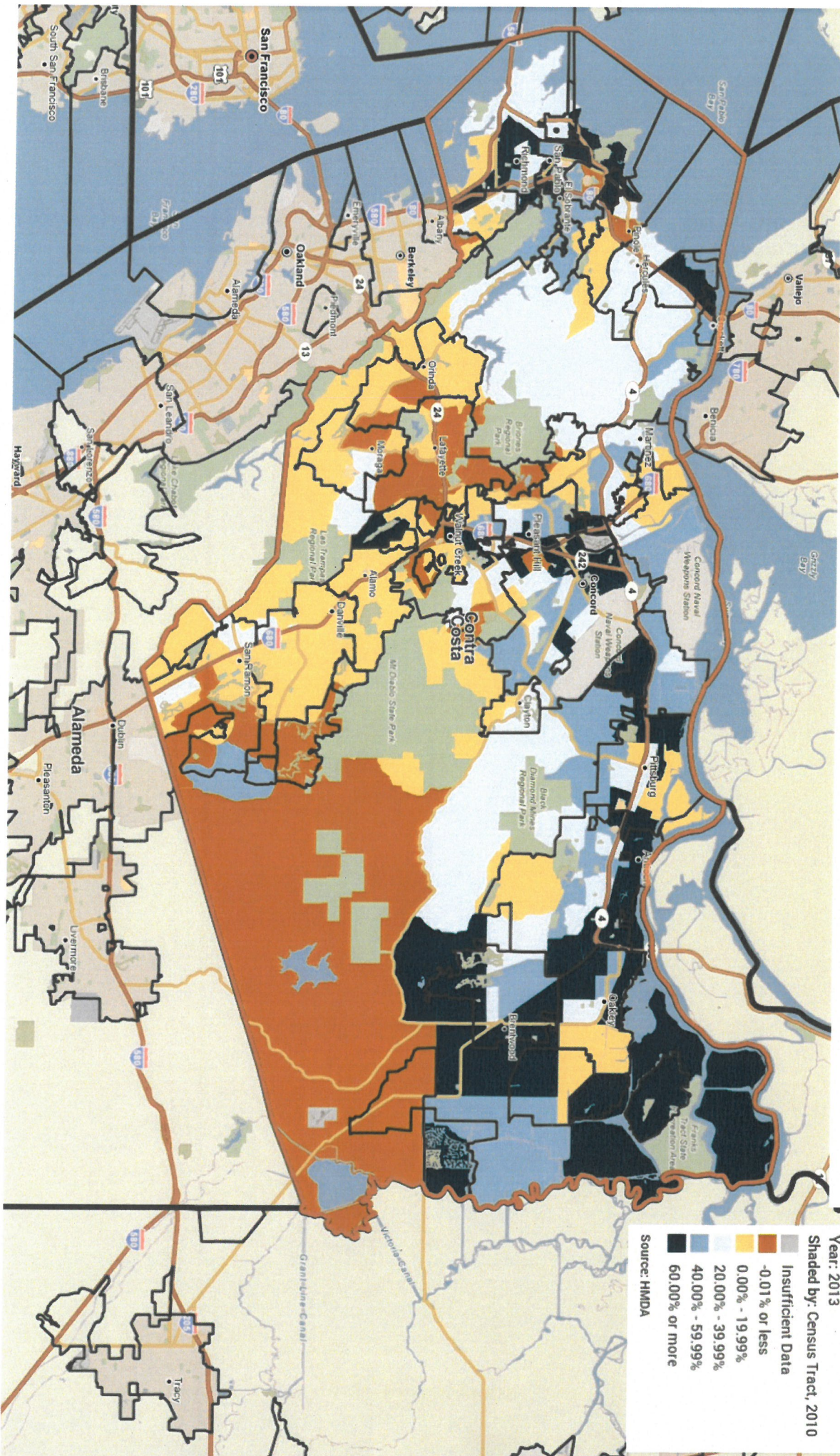
Median Household Income %
 Year: 2013
 Shaded by: Census Tract, 2010
 Insufficient Data
 29% or less
 30% - 49%
 50% - 79%
 80% - 119%
 120% or more
 Source: TRF and ACS

Number of home loans made in 2013.



Loans
 Year: 2013
 Shaded by: Census Tract, 2010
 Insufficient Data
 99 or less
 100 - 199
 200 - 299
 300 - 399
 400 or more
 Source: HMDA

Percent change in the number of all home loans that were made between 2011 and 2013.



APPENDIX 5

Survey Questionnaire

The Contra Costa County Consortium, which includes all of Contra Costa County, requests your participation in a brief survey designed to identify impediments to fair housing throughout the County.

The Consortium has prepared two separate surveys to collect perspectives from (1) governmental and non-governmental organizations familiar with fair housing laws, housing conditions, and/or community programs in Contra Costa County; and (2) residents of Contra Costa County. By making a selection below, you will be directed to the survey tailored to collect one of these perspectives.

NOTE: If you are answering on behalf of a governmental or non-governmental organization, then please answer using the perspective of your organization as a whole. If you would like to provide your personal perspectives and are a County resident, then you may complete the resident survey as well.

El Consorcio del Condado de Contra Costa, que incluye todas las ciudades y vecindarios en el Condado de Contra Costa, solicita su participación en una breve encuesta diseñada para identificar los impedimentos a la vivienda justa en todo el Condado.

El Consorcio ha preparado dos encuestas separadas para recolectar perspectivas de (1) las organizaciones gubernamentales y no gubernamentales familiarizados con las leyes de vivienda justa, condiciones de la vivienda, y / o programas de la comunidad en el Condado de Contra Costa; y (2) los residentes del Condado de Contra Costa. Al hacer una selección abajo, se le dirigirá a la encuesta adaptada para recoger una de estas perspectivas.

NOTA: Si responde en nombre de una organización gubernamental o no gubernamental, por favor responda utilizando la perspectiva de su organización. Si desea proporcionar sus puntos de vista personales y es un residente del Condado, puede completar la encuesta especificada a los residentes también.

* 1. Please select the one option below that best describes you. Your response will determine which survey questions you will see. / Por favor, seleccione la opción que mejor te describe. Su respuesta determinará qué preguntas verá.

- ☐ I work for a governmental or non-governmental organization familiar with fair housing laws, housing conditions, and/or community programs in Contra Costa County.
- ☐ I am a resident of Contra Costa County. I will respond to this survey with my personal opinions, and not those of any organization.
- ☐ Soy residente del Condado de Contra Costa. Voy a responder a esta encuesta con mis opiniones personales, y no las de cualquier organización.

Thank you for your interest in completing this survey on resident perspectives on fair housing.

This survey should take approximately 10 minutes to complete. Thank you in advance for your participation. Feel free to forward this survey on to stakeholders we may have missed.

Fair Housing- Equal and free access to housing choices regardless of race, color, religion, sex, national origin, familial status, and handicap/ disability. Title VIII of the Civil Rights Act of 1968 adds the additional protected classes of age and ancestry.

Housing discrimination- Discrimination in which an individual or family is treated unequally when trying to buy, rent, lease, sell or finance a home based on certain characteristics, such as race, color, religion, sex, national origin, familial status, handicap/disability, age, and ancestry.

[illegible]

4. Do you own or rent your home?

- ☐ Own, with mortgage
- ☐ Own, no mortgage
- ☐ Rent from a private landlord (no assistance)
- ☐ Rent with public assistance (Section 8 or other) from a private landlord
- ☐ Rent in a public housing complex
- ☐ Rent in an income-qualified complex (low income housing)
- ☐ None of the above, living with others
- ☐ None of the above, living in shelter or homeless

5. Have you experienced any of the following in the past two years in your household? Please Check all that apply.

- ☐ Difficulty paying rent/mortgage
- ☐ Difficulty paying utilities
- ☐ Inability to make needed repairs/improvements to your home
- ☐ Overcrowding
- ☐ I have experienced no issues like this in my household
- ☐ Other issues with your home (please specify)

6. Have you experienced any of the following in the past two years in your neighborhood? Please check all that apply.

- ☐ Dissatisfaction with local services (Trash pick-up, street maintenance)
- ☐ Vacant structures or properties or uninhabitable homes
- ☐ Lack of repair or maintenance of neighboring homes
- ☐ Increase in crime
- ☐ Trashed, unlicensed vehicles or household furniture
- ☐ I have experienced no issues like this in my neighborhood
- ☐ Other issues with your neighborhood (please specify)

7. What is your familiarity with Fair Housing Laws?

- ☐ Not Familiar
- ☐ Somewhat Familiar
- ☐ Familiar
- ☐ Very Familiar
- ☐ Unsure

8. Are you aware of your rights under the Federal Fair Housing Act and related California state laws (the California Fair Employment and Housing Act and the Unruh Civil Rights Act)?

- ☐ Yes
- ☐ No

9. Do you know what kinds of protections the law provides against housing discrimination?

- ☐ Yes
- ☐ No

10. Do you know where you can go for help if you experience housing discrimination?

- ☐ Yes
- ☐ No

If yes, please describe:

11. Where have you heard about housing discrimination? Check all that apply.

- ☐ News stories in your local community
- ☐ News stories in the national news
- ☐ Public Service announcements
- ☐ Presentations by or interaction with my City and/or County
- ☐ Presentation by or interactions with the State or Federal government
- ☐ Fair housing organizations
- ☐ Legal services or other social services organizations
- ☐ Conversations with friends and family
- ☐ I have not heard of housing discrimination
- ☐ Other (please specify)

12. How do you usually obtain information about laws in your area and your rights in general? Check all that apply.

- ☐ News stories in your local community
- ☐ News stories in the national news
- ☐ Internet research
- ☐ Public Service announcements
- ☐ Presentations by or interaction with my City and/or County
- ☐ Presentation by or interactions with the State or Federal government
- ☐ Legal services or other social services organizations
- ☐ Information posted at a library or community center
- ☐ Conversations with friends and family
- ☐ Other (please specify)

13. Which, if any, of the following barriers to housing choice have you experienced or observed in your community? Check all that apply.

- ☐ Lack of accessibility for people with disabilities
- ☐ Age-restrictions on available housing
- ☐ Poor physical conditions of available housing units
- ☐ High cost of housing
- ☐ Distance of available housing to employment
- ☐ Diversity of housing types
- ☐ Lack of transportation/ access to public transportation
- ☐ Utility costs
- ☐ None
- ☐ Other (please specify)

14. Have you ever observed someone in your community being treated unequally in housing because of that person's race, gender, religion, ethnicity, family status, or disability (i.e. experiencing housing discrimination)?

- ☐ Yes
- ☐ No

15. Indicate the number of incidents of housing discrimination you have witnessed in the following areas:

	1-3 Incidents	4-6 Incidents	7 or more Incidents	No Incidents	Not Applicable
Race	☐	☐	☐	☐	☐
Color	☐	☐	☐	☐	☐
Religion	☐	☐	☐	☐	☐
Sex	☐	☐	☐	☐	☐
National Origin	☐	☐	☐	☐	☐
Familial Status	☐	☐	☐	☐	☐
Mental Handicap/disability	☐	☐	☐	☐	☐
Physical Handicap/disability	☐	☐	☐	☐	☐
Age	☐	☐	☐	☐	☐
Ancestry	☐	☐	☐	☐	☐
Marital Status	☐	☐	☐	☐	☐
Medical Condition (cancer and genetic characteristics)	☐	☐	☐	☐	☐
Genetic Information	☐	☐	☐	☐	☐
Gender, Gender Identity, and Gender Expression	☐	☐	☐	☐	☐
Sexual Orientation	☐	☐	☐	☐	☐
HIV/AIDS status	☐	☐	☐	☐	☐

16. Have you personally experienced housing discrimination while living in Contra Costa County?

- ☐ Yes
- ☐ No
- ☐ I'm not sure.

17. If you answered yes to question 16, on what basis do you believe that you were discriminated against?

Please answer this question based on one individual act of discrimination that you have experienced. You may check all bases against which you believe you were discriminated. If you have other incidences of discrimination, please describe them in the comments section at the end of the survey.

- ☐ Race
- ☐ Color
- ☐ Religion
- ☐ Sex
- ☐ National Origin
- ☐ Familial Status
- ☐ Mental Handicap/disability
- ☐ Physical Handicap/disability
- ☐ Age
- ☐ Ancestry
- ☐ Marital Status
- ☐ Medical Condition (cancer and genetic characteristics)
- ☐ Genetic Information
- ☐ Gender, Gender Identity, and Gender Expression
- ☐ Sexual Orientation
- ☐ HIV/AIDS status
- ☐ Other (please specify)

18. If you answered yes to question 16, who discriminated against you?

- ☐ Landlord/property manager
- ☐ Mortgage lender
- ☐ Real estate agent
- ☐ Other (please specify)

19. If you answered yes to question 16, where did the act of discrimination occur?

- ☐ Apartment complex
- ☐ Single family neighborhood
- ☐ Condo development
- ☐ Other (please specify)

20. If you answered yes to question 16, did you report the incident to (check all that apply):

- ☐ A government agency
- ☐ A fair housing group
- ☐ I did not report the incident.
- ☐ To someone else (please specify)

21. If you did not report the incident, why not? Check all that apply.

- ☐ I did not know where to report it.
- ☐ I was afraid of retaliation.
- ☐ I was not sure of my rights.
- ☐ I did not think it would make a difference.
- ☐ Other (please specify)

22. Are you aware of opportunities in your community for training, workshops, or information about housing discrimination?

- ☐ Yes
- ☐ No
- ☐ Unsure

23. Have you ever participated in any sort of fair housing education opportunity?

- ☐ Yes
- ☐ No
- ☐ Unsure

If yes, please describe your experience

24. How long have you lived in Contra Costa County?

- ☐ Less than one year
- ☐ 1 – 4 years
- ☐ 5 – 9 years
- ☐ 10 or more years

25. What is your sex/gender?

- ☐ Male
- ☐ Female
- ☐ Other
- ☐ Prefer not to disclose

26. What is your age?

- ☐ 18-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-64
- ☐ 65 or older

27. What is your race?

- ☐ White
- ☐ African American
- ☐ American Indian/Alaskan Native
- ☐ Asian
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Other (please specify)

28. Are you of Hispanic or Latino origin?

- ☐ Yes
- ☐ No

29. What is the primary language spoken in your home?

- ☐ English (American)
- ☐ Spanish
- ☐ Other (please specify)

30. If the primary language spoken in your home is NOT English, do you believe your local government provides sufficient information on fair housing laws and resources in your native language to allow you to understand your rights?

- ☐ Yes
- ☐ No
- ☐ Unsure

31. Are you disabled?

- ☐ Yes
- ☐ No

32. How many people live in your household?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6
- ☐ 7
- ☐ 8
- ☐ 9
- ☐ 10
- ☐ More than 10

33. What is your annual household income (before taxes)?

- ☐ Less than \$28,050
- ☐ \$28,050 - \$46,750
- ☐ \$46,751 - \$71,600
- ☐ \$71,601 - \$93,499
- ☐ \$93,500 or above

34. How much of your household income do you spend on housing (including rent/mortgage, insurance, and taxes)?

- ☐ Less than 24%
- ☐ 25 – 30%
- ☐ 31 – 40%
- ☐ 41 – 50%
- ☐ 51 - 75%
- ☐ More than 75%

Stakeholder Survey for Contra Costa County Analysis of Impediments to Fair Housing

Thank you for your interest in completing this survey on stakeholder perspectives on fair housing.

The Contra Costa County Consortium, as administrator of federal funds for the U.S. Department of Housing and Urban Development (HUD), is required to certify that its grantees will affirmatively further fair housing. Your response to this survey is critical in the County's continued receipt of HUD funds that directly benefit your community. Additionally, your input will allow the County to gain a more qualitative analysis of the knowledge, experiences, opinions and feelings of stakeholders and other interested parties regarding fair housing in Contra Costa County.

Please ensure that your responses to the survey questions are reflective of the cumulative experiences of your organization. If you would like to share your personal experiences, then you are invited to participate in the Community Resident Survey. You may access the Resident Survey by returning to the first survey page and clicking the resident option.

All responses to the survey will be confidential. The County will not look at individual responses but only analyze the results in aggregate.

The survey will take approximately 10 minutes to complete. Thank you in advance for your participation. Feel free to forward this survey on to stakeholders we may have missed.

Definitions:

Fair Housing- Equal and free access to housing choices regardless of race, color, religion, sex, national origin, familial status, and handicap/ disability. Title VIII of the Civil Rights Act of 1968 adds the additional protected classes of age and ancestry.

Impediments to Fair Housing Choice- Any actions, omissions or decisions which have the effect of restricting housing choices for the groups defined above, through sale or rental of housing, the financing of housing or the provision of brokerage services.

Housing discrimination- Discrimination in which an individual or family is treated unequally when trying to buy, rent, lease, sell or finance a home based on certain characteristics, such as race, color, religion, sex, national origin, familial status, handicap/disability, age, and ancestry.

* 35. Select the community in which your organization is based:

* 36. Name of Organization:

* 37. What is your Organization's primary role from the list below?

- ☐ Local Government
- ☐ Nonprofit
- ☐ Educational
- ☐ Advocacy Group
- ☐ Consulting Firm
- ☐ Self-Employed
- ☐ Property Management
- ☐ Banking/Finance
- ☐ Construction/Development
- ☐ Law/Legal Services
- ☐ Real Estate
- ☐ Other (please specify)

38. What is your organization's familiarity with Fair Housing Laws?

- ☐ Not Familiar
- ☐ Somewhat Familiar
- ☐ Familiar
- ☐ Very Familiar
- ☐ Other (please specify)

39. Please indicate the frequency of incidents of discrimination in the following categories reported by persons seeking housing in your service area in the past year.

	1-3 incidents	4-6 incidents	7 or more incidents	No incidents	
Race	☐	☐	☐	☐	☐
Color	☐	☐	☐	☐	☐
Religion	☐	☐	☐	☐	☐
Sex	☐	☐	☐	☐	☐
National Origin	☐	☐	☐	☐	☐
Familial Status	☐	☐	☐	☐	☐
Mental Handicap/disability	☐	☐	☐	☐	☐
Physical Handicap/disability	☐	☐	☐	☐	☐
Age	☐	☐	☐	☐	☐
Ancestry	☐	☐	☐	☐	☐
Marital Status	☐	☐	☐	☐	☐
Medical Condition (cancer and genetic characteristics)	☐	☐	☐	☐	☐
Genetic Information	☐	☐	☐	☐	☐
Gender, Gender Identity, and Gender Expression	☐	☐	☐	☐	☐
Sexual Orientation	☐	☐	☐	☐	☐
HIV/AIDS status	☐	☐	☐	☐	☐

Other (please specify category and number of incidents)

40. Please indicate how frequently the following impediments related to services and opportunities occur in your service area.

	Not an Impediment in My Area	Infrequently	Somewhat Frequently	Very Frequently	Unsure/ Don't Know
Inadequate information regarding fair housing rights	☐	☐	☐	☐	☐
Insufficient information and marketing about housing availability	☐	☐	☐	☐	☐
Inadequate access to technology (e.g. telephone, internet, etc.)	☐	☐	☐	☐	☐
Inadequate access to transportation	☐	☐	☐	☐	☐
Inadequate access to public and social services	☐	☐	☐	☐	☐
Inadequate access to employment opportunities	☐	☐	☐	☐	☐

Other (please specify impediment and frequency)

41. Please indicate how frequently these economic impediments to fair housing occur in your service area.

	Not an Impediment in My Area	Infrequently	Somewhat Frequently	Very Frequently	Unsure/ Don't Know
Inability to secure enough public subsidies to develop affordable housing	☐	☐	☐	☐	☐
Activities causing housing displacement (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.)	☐	☐	☐	☐	☐
Lack of developers with capacity to develop affordable housing	☐	☐	☐	☐	☐
High costs of construction	☐	☐	☐	☐	☐
High costs of land suitable for affordable housing development	☐	☐	☐	☐	☐
Unethical real estate processes (e.g. steering, blockbusting, etc.)	☐	☐	☐	☐	☐
Shortage of mortgage financing available to low-income households (lack of subsidies/financial assistance such down payments and closing costs)	☐	☐	☐	☐	☐
Unfair lending practices (e.g. excessive promotion of subprime mortgages or predatory lending)	☐	☐	☐	☐	☐

Other (please specify impediment and frequency)

42. Please indicate how frequently the following impediments related to government actions, involvement, and obligations occur in your service area.

	Not an Impediment in My Area	Infrequently	Somewhat Frequently	Very Frequently	Unsure/ Don't Know
The lack of comprehensive fair housing planning	☐	☐	☐	☐	☐
Ignorance of the law/obligations by local officials	☐	☐	☐	☐	☐
Lack of knowledgeable assistance on fair housing issues at the local level	☐	☐	☐	☐	☐
Lack of a designated officer to handle fair housing requests	☐	☐	☐	☐	☐
Inadequate enforcement of fair housing laws	☐	☐	☐	☐	☐
Inadequate representation of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees)	☐	☐	☐	☐	☐
Local land use controls and zoning prohibiting higher density, multifamily housing	☐	☐	☐	☐	☐
Development standards, building codes, or permits inhibit the development of affordable housing	☐	☐	☐	☐	☐
Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock	☐	☐	☐	☐	☐

Other (please specify impediment and frequency)

43. Please evaluate the effectiveness of the following government actions in your service area. If not used or you are unsure, mark your answer accordingly.

	Very Effective	Somewhat Effective	Not at all effective	Unsure/Don't know	Not Applicable/Not Used
Coordinating between local and regional housing agencies (e.g. housing authorities, local housing departments, and nonprofit organizations, etc.)	☐	☐	☐	☐	☐
Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal departments, etc.)	☐	☐	☐	☐	☐
Partnering with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach	☐	☐	☐	☐	☐
Developing housing for large households (e.g. various unit sizes)	☐	☐	☐	☐	☐
Increasing housing choice for Section 8/Housing Choice Voucher Program participants (e.g. quality, setting, participation, etc.)	☐	☐	☐	☐	☐
Allocating local funds for affordable housing development (e.g. state, federal, or private sector)	☐	☐	☐	☐	☐
Siting affordable housing near access to transportation	☐	☐	☐	☐	☐
Siting affordable housing new access to public and social services	☐	☐	☐	☐	☐
Siting affordable housing near access to employment opportunities	☐	☐	☐	☐	☐

Other (please specify action and effectiveness)

44. Please evaluate the effectiveness of the following marketing practices in addressing fair housing concerns in your service area. If not used or you are unsure, mark your answer accordingly.

	Very Effective	Somewhat Effective	Not at all effective	Unsure/Don't know	Not Applicable/Not Used
Market available housing throughout the community via ethnic newspapers	☐	☐	☐	☐	☐
Market available housing throughout the community via internet in multiple languages	☐	☐	☐	☐	☐
Market available housing throughout the community at in-person meetings at convenient, accessible locations and times.	☐	☐	☐	☐	☐
Market available housing using techniques to assist the disabled (e.g. visually impaired, hearing-impaired, physically disabled, etc.)	☐	☐	☐	☐	☐
Market available housing and fair housing resources for populations with limited english proficiency	☐	☐	☐	☐	☐

Other (please specify practice and effectiveness)

45. Please evaluate the effectiveness of the following educational outreach efforts in addressing fair housing concerns in your service area. If not used or you are unsure, mark your answer accordingly.

	Very Effective	Somewhat Effective	Not at all effective	Unsure/Don't know	Not Applicable/Not Used
Education, training, and counseling for tenants and prospective homebuyers	☐	☐	☐	☐	☐
Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.)	☐	☐	☐	☐	☐
Education and technical training for real estate and mortgage industry professionals	☐	☐	☐	☐	☐
Education and training for the public/community at large	☐	☐	☐	☐	☐

Other (please specify the practice and effectiveness)

46. Have clients of your organization ever complained about being victims of housing discrimination?

☐ Yes

☐ No

47. If you have answered yes to question 13, check the basis on which complaints were made. Check all that apply.

☐ Race

☐ Color

☐ Religion

☐ Sex

☐ National Origin

☐ Familial Status

☐ Mental Handicap/disability

☐ Physical Handicap/disability

☐ Age

☐ Ancestry

☐ Marital Status

☐ Medical Condition (cancer and genetic characteristics)

☐ Genetic Information

☐ Gender, Gender Identity, and Gender Expression

☐ Sexual Orientation

☐ HIV/AIDS status

☐ Other (please specify)

48. Are you aware of any questionable practices or barriers to fair housing choice in the following areas? Provide explanation for your selections in the comment box.

	Yes	No	I don't know
Rental housing market	☐	☐	☐
Real estate market	☐	☐	☐
Mortgage and home lending industry	☐	☐	☐
Access of minority populations to serving as representatives on state or local boards, commissions, etc.	☐	☐	☐
Any other housing services	☐	☐	☐

Please explain your selections above.

49. In the comment box, please share your organization's experiences working with government agencies and other stakeholder organizations on fair housing issues. Do you have any suggestions on ways government agencies and other stakeholder groups can work together to address impediments to fair housing and affirmatively further fair housing?

50. Please share any additional comments regarding fair housing.

Thank you for your participation!

Encuesta para los residentes del Condado de Contra Costa: Análisis de impedimentos para la Equidad de Vivienda

Gracias por su interés en completar esta encuesta sobre las perspectivas de residentes en la vivienda justa.

El Consorcio del Condado de Contra Costa está buscando activamente la opinión del público para determinar el grado en que estos problemas existen en todo el Condado. Las respuestas de los residentes como usted serán críticas en la evaluación de las barreras a la equidad de vivienda y las gestiones que el Condado puede tomar para abordarlas. Esta es una encuesta anónima y todas las respuestas serán confidenciales. El Consorcio no se verá en las respuestas individuales pero sólo analizar los resultados en su conjunto.

Esta encuesta tomará aproximadamente 10 minutos para completar. Gracias por tu participación. Siéntase libre de enviar esta encuesta a las partes interesadas se nos hayan pasado.

Definiciones:

Vivienda justa- Igualdad y el libre acceso a las opciones de vivienda sin la importa de la raza, color, religión, sexo, origen nacional, estado familiar, y minusvalía / discapacidad. Título VIII de la Ley de Derechos Civiles de 1968, añade las clases adicionales protegidas de edad y ascendencia.

Los impedimentos para la Equidad de Vivienda - cualquiera acción, omisiones o decisiones que tiene el efecto de restringir las opciones de vivienda para los grupos definidos anteriormente, a través de la venta o alquiler de la vivienda, la financiación de la vivienda o la prestación de servicios de corretaje.

Discriminación en la vivienda – discriminación en la que una persona o familia se trata de manera desigual cuando se trata de comprar, alquilar, arrendar, vender o financiar un hogar basado en ciertas características, como la raza, color de piel, religión, sexo, origen nacional, estado civil, discapacidad, edad, y ascendencia.

* 51. Seleccione la comunidad en el que reside:

52. En general, ¿cómo calificaría el barrio que vive en los siguientes factores? Utilice un escala de 10 puntos por debajo de calificación, donde 1 representa "el peor " y el 10 representa el "lo mejor."

	1 (el peor)	2	3	4	5	6	7	8	9	10 (lo mejor)
Escuelas	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Parques	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Servicios de seguridad pública, tales como bomberos, policía, EMS (servicios de emergencia/ambulancia)	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Infraestructura pública como carreteras, agua, servicios de alcantarillado	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Transporte público	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Tiendas de comestibles	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Hospitales	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Sentimiento de comunidad con los vecinos	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

53. ¿Es dueño o alquila su casa?

- ☐ Propia, con hipoteca
- ☐ Propia, sin hipoteca
- ☐ Alquiler de un propietario particular (sin asistencia)
- ☐ Alquiler con asistencia pública (Sección 8 u otro) de un propietario particular
- ☐ Alquiler en un complejo de viviendas públicas
- ☐ Alquiler en un complejo para residentes con bajos ingresos
- ☐ Nada de lo anterior, convivía con otra gente
- ☐ Ninguna de las anteriores, vivo en un refugio para personas sin hogar o estoy sin hogar

54. ¿Ha experimentado alguna de las siguientes acciones en los últimos dos años en su hogar? Por favor marque todo lo que corresponda.

- ☐ Dificultades para pagar la renta / hipoteca
- ☐ Dificultad para pagar los servicios públicos
- ☐ Incapacidad para hacer necesarias reparaciones / mejoradas en su hogar
- ☐ Superpoblación
- ☐ No he experimentado ningún problema como éstos en mi hogar
- ☐ Otros problemas con su casa (especifique)

55. ¿Ha experimentado alguna de las siguientes acciones en los últimos dos años en su vecindario? Por favor marque lo que corresponda.

- ☐ La insatisfacción con los servicios locales (recolección de basura, mantenimiento de calles)
- ☐ estructuras o propiedades vacantes o casas inhabitables
- ☐ La falta de reparación o mantenimiento de las casas vecinas
- ☐ Aumento de crimen o de la delincuencia
- ☐ vehículos destruidos/dañados, vehículos sin licencia, o muebles
- ☐ No he experimentado ningún problema de estos tipos en mi vecindario
- ☐ Otros problemas con su vecindario (especifique)

56. ¿Cuál es su familiaridad con las leyes de vivienda justa?

- ☐ No estoy familiarizado
- ☐ Un poco familiarizado
- ☐ Si estoy familiarizado
- ☐ Estoy muy familiar
- ☐ Inseguro

57. ¿Está usted consciente de sus derechos bajo la Ley Federal de Vivienda Justa y otras leyes estatales relacionadas de California [la Ley de Empleo y Vivienda Justa de California y la Ley de Derechos Civiles (Unruh Act)]?

- ☐ Sí
- ☐ No

58. ¿Conoce los tipos de protecciones la ley establece contra las discriminación en la vivienda?

- ☐ Sí
- ☐ No

59. ¿Usted sabe dónde se puede ir a buscar ayuda si han experimentado discriminación en la vivienda?

- ☐ Sí
- ☐ No

En caso que sí, describa

60. ¿Dónde has oído sobre la discriminación en la vivienda (marque lo que corresponda)?

- ☐ Noticias en su comunidad local
- ☐ En las noticias nacionales
- ☐ Anuncios de servicio público
- ☐ Presentaciones a cargo o la interacción con la ciudad y / o el condado
- ☐ Presentaciones a cargo o interacciones con el gobierno estatal o federal
- ☐ Organizaciones de equidad de vivienda
- ☐ Servicios legales u otras organizaciones de servicios sociales
- ☐ Conversaciones con amigos y familiares
- ☐ No he oído sobre la discriminación en la vivienda
- ☐ Otros (especifique):

61. ¿Cómo obtiene información acerca de las leyes en su área y sus derechos en general (marque lo que corresponda)?

- ☐ noticias en su comunidad local
- ☐ En las noticias nacionales
- ☐ Investigación en Internet
- ☐ Anuncios de servicio público
- ☐ Presentaciones a cargo o la interacción con mi ciudad y / o el condado
- ☐ Presentaciones a cargo o interacciones con el gobierno estatal o federal
- ☐ Servicios legales u otras organizaciones de servicios sociales
- ☐ La información publicada en una biblioteca o centro comunitario
- ☐ Conversaciones con amigos y familiares
- ☐ Otros (especifique):

62. ¿Cuál, en su caso, de las siguientes barreras para la elección de vivienda han experimentado u observado en su comunidad? Por favor marque lo que corresponda.

- ☐ La falta de accesibilidad de las personas con discapacidad
- ☐ Las restricciones de edad en las viviendas disponibles
- ☐ mala condiciones físicas de las viviendas disponibles
- ☐ Alto costo de la vivienda
- ☐ Distancia de viviendas disponibles para el empleo
- ☐ La diversidad de tipos de vivienda
- ☐ La falta de transporte / acceso al transporte público
- ☐ Costos de las utilidades
- ☐ Ninguna
- ☐ Otras barreras (especifique):

63. ¿Alguna vez ha observado a alguien en su comunidad que fue tratado de manera desigual en las viviendas debido de la raza, color de piel, sexo, religión, origen étnico, estado civil, o si era persona de discapacidad (es decir, experimentado discriminación en la vivienda)?

- ☐ Sí
- ☐ No

64. Indique el número de incidentes de discriminación en la vivienda que han sido testigos en las siguientes áreas:

	1-3 sucesos	4-6 incidentes	7 o más incidentes	Sin incidentes	No aplica
Raza	☐	☐	☐	☐	☐
Color de piel	☐	☐	☐	☐	☐
Religión	☐	☐	☐	☐	☐
Sexo	☐	☐	☐	☐	☐
Origen nacional	☐	☐	☐	☐	☐
Estado familiar	☐	☐	☐	☐	☐
Deficiencia Mental / discapacidad	☐	☐	☐	☐	☐
Discapacidad física / discapacidad	☐	☐	☐	☐	☐
Edad	☐	☐	☐	☐	☐
Ascendencia	☐	☐	☐	☐	☐
Estado civil	☐	☐	☐	☐	☐
La condición médica (cáncer y las características genéticas)	☐	☐	☐	☐	☐
Información genética	☐	☐	☐	☐	☐
Género, identidad de género y expresión de género	☐	☐	☐	☐	☐
Orientación sexual	☐	☐	☐	☐	☐
estatus de VIH / SIDA	☐	☐	☐	☐	☐

65. ¿Ha experimentado personalmente discriminación en la vivienda mientras viviendo en el Condado de Contra Costa?

- ☐ Sí
- ☐ No
- ☐ No estoy seguro.

66. Si ha respondido afirmativamente a la pregunta 16, ¿qué es lo que cree que le han discriminado?

Por favor responde a esta pregunta basada en un acto individual de discriminación que usted ha experimentado. Es posible comprobar todas las bases contra la cual se cree que fue discriminado. Si usted tiene otras incidencias de discriminación, por favor describa en la sección de comentarios al final de la encuesta.

- ☐ Raza
- ☐ Color de piel
- ☐ Religión
- ☐ Sexo
- ☐ Origen nacional
- ☐ Estado familiar
- ☐ Deficiencia Mental / discapacidad
- ☐ Discapacidad física / discapacidad
- ☐ Edad
- ☐ Ascendencia
- ☐ Estado civil
- ☐ La condición médica (cáncer y las características genéticas)
- ☐ Información genética
- ☐ Género, identidad de género y expresión de género
- ☐ Orientación sexual
- ☐ Estatus de VIH / SIDA
- ☐ Otro tipo de discriminación (especifique)

67. Si ha respondido afirmativamente a la pregunta 16, ¿quién discriminó?

- ☐ Propietario / administrador de la propiedad
- ☐ Prestamista hipotecario
- ☐ Agente de bienes raíces
- ☐ Otro (especifique)

68. Si ha respondido afirmativamente a la pregunta 16, ¿dónde se produjo el acto de discriminación?

- ☐ Complejo de apartamentos
- ☐ barrio unifamiliar
- ☐ desarrollo de condominios
- ☐ Otro lugar (especificar)

69. Si ha respondido afirmativamente a la pregunta 16, lo denunció el incidente a (marque lo que corresponda):

- ☐ Una agencia del gobierno
- ☐ Un grupo de vivienda justa
- ☐ No reporté el incidente.
- ☐ A otra persona (especifique)

70. Si usted no reportó el incidente, ¿por qué no? Marque todo lo que corresponda.

- ☐ No sabía dónde informar de ello.
- ☐ Tenía miedo a las represalias.
- ☐ No estaba segura de mis derechos.
- ☐ No pensé que haría una diferencia.
- ☐ Otros (especifique)

71. ¿Tiene usted conocimiento de las oportunidades en su comunidad para la formación, talleres, o información acerca de discriminación en la vivienda?

- ☐ Sí
- ☐ No
- ☐ Inseguro

72. ¿Alguna vez ha participado en un tipo de clase u educación de vivienda justa?

- ☐ Sí
- ☐ No
- ☐ Inseguro

Si ha respondido afirmativamente, describa su experiencia:

73. ¿Cuánto tiempo ha vivido en el Condado de Contra Costa?

- ☐ Menos de un año
- ☐ 1 - 4 años
- ☐ 5 - 9 años
- ☐ 10 o más años

74. ¿Cuál es su sexo / género?

- ☐ Hombre
- ☐ Mujer
- ☐ Otro
- ☐ Prefiero no revelar

75. ¿Cuál es su edad?

- ☐ 18-24 años
- ☐ 25-34 años
- ☐ 35-44 años
- ☐ 45-64 años
- ☐ 65 años o más

76. ¿Cuál es su raza?

- ☐ Blanco
- ☐ afroamericano
- ☐ indio americano / nativo de Alaska
- ☐ asiático
- ☐ Nativo de Hawái u otra isla del Pacífico
- ☐ Otra raza (especifique)

77. ¿Es usted hispano o latino?

- ☐ Sí
- ☐ No

78. ¿Cuál es el idioma principal que se habla en su casa?

- ☐ Inglés (americano)
- ☐ Español
- ☐ Otros (especifique)

79. Si el idioma principal que se habla en su casa no es inglés, ¿cree que su gobierno local proporciona información suficiente sobre las leyes y los recursos de vivienda justa en su lengua materna para que pueda entender sus derechos?

- ☐ Sí
- ☐ No
- ☐ Inseguro

80. ¿Está incapacitado?

- ☐ Sí
- ☐ No

81. ¿Cuántas personas viven en su hogar?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6
- ☐ 7
- ☐ 8
- ☐ 9
- ☐ 10
- ☐ Más de 10

82. ¿Cuál es su ingreso familiar anual (antes de impuestos)?

- ☐ Menos de \$ 28,050
- ☐ 28,050 \$ - \$ 46.750
- ☐ 46,751 \$ - \$ 71.600
- ☐ 71,601 \$ - \$ 93.499
- ☐ \$ 93.500 o superior

83. ¿Cuánto de su ingreso familiar gastas en la vivienda (incluyendo el alquiler / hipoteca, el seguro y los impuestos)?

- ☐ Menos del 24%
- ☐ 25 - 30%
- ☐ 31 - 40%
- ☐ 41 a 50%
- ☐ 51 - 75%
- ☐ Más de 75%

84. Por favor comparta cualquier comentario adicional con respecto a la equidad de vivienda

¡Gracias por su participación!

APPENDIX 6

Local Building Codes

Antioch

The City of Antioch has adopted the 2007 California Building Code. The California Building Code has established construction standards for all residential buildings, which provide minimum standards necessary to protect the health, safety, and welfare of residents. The City also requires that all new residential construction comply with the federal Americans with Disability Act (ADA), which includes accessibility requirements for certain types of buildings. Specific accessibility requirements for residential buildings are also contained in the California Building Code.

Concord

The City of Concord has adopted the California Building Code, in addition to Fire, Mechanical, Plumbing, Electrical, and Uniform Codes, as the basis for its building standards. The City has also adopted the Uniform Code for the Abatement of Dangerous Buildings. Permits are required for all electrical and plumbing work and for other major home improvements and modifications.

Contra Costa County

Contra Costa County has adopted the Uniform Building Code and the Uniform Housing Code, which establish standards and require inspections at various stages of construction to ensure code compliance. The County's building code also requires new residential construction to comply with the federal Americans with Disabilities Act.

Pittsburg

The City of Pittsburg requires all building construction standards to conform to the California Building Code (Title 24 of the California Code of Regulations). In addition, new residential construction must comply with the federal Americans with Disabilities Act (ADA). As a standard practice, the City does not impose additional local requirements to the California Building Code standards; however, the City is considering adding programs and policies into the 2009 – 2014 Housing Element to provide incentives to exceed minimum energy efficiency standards set forth in Title 24.

Richmond

The City of Richmond's Building Department currently administers codes and code enforcement under the 1997 edition of the Uniform Building Code (UBC). Amendments to the UBC have been made by the City and are based on the 2001 California Building Code.

Walnut Creek

The City of Walnut Creek has adopted the Uniform Building Code and the Uniform Housing Code. Development must comply with applicable codes. Code enforcement is usually triggered by complaints, but at times City personnel will initiate enforcement activity if a structure appears to be unsafe and not in compliance with the Uniform Housing Code. There is a very low incidence of substandard structures in the city.

APPENDIX 7

Affordable Housing Resources

Program Name	Description	Eligible Housing Activities
Community Development Block Grant (CDBG)	Federal grants awarded to states and units of general local government on a formula basis for housing and community development activities which primarily benefit low- and moderate-income households.	• Acquisition • Rehabilitation • Homebuyer assistance • Homeless assistance • Infrastructure
Home Investment Partnerships Program (HOME)	Federal grants awarded to states and units of general local government to produce or preserve affordable housing.	• New construction • Acquisition • Rehabilitation • Homebuyer assistance • Rental assistance
Mortgage Credit Certificate Program	The Mortgage Credit Certificate (MCC) program assists first-time homebuyers with the purchase of existing or new homes. The MCC tax credit reduces the federal income tax of borrowers purchasing qualified homes.	First-time homebuyer assistance
Section 8 Housing Choice Vouchers	Rental assistance payments to owners of private market-rate units on behalf of low-income tenants.	Rental assistance
Low-Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in affordable housing.	• New construction • Rehabilitation
Multi-Family Housing Program (MHP)	Deferred payment loans from the state for rental housing with supportive services for the disabled who are homeless or at risk of homelessness. This program is currently suspended for lack of funding.	• New construction • Rehabilitation • Preservation • Conversion of nonresidential to rental

Program Name	Description	Eligible Housing Activities
Multi-family Housing Program – Supportive Housing	Deferred payment loans from the state for rental housing with supportive services for the disabled who are homeless or at risk of homelessness. This program is currently suspended for lack of funding.	• New construction • Rehabilitation • Preservation • Conversion of nonresidential to rental
Building Equity and Growth in Neighborhoods (BEGIN)	Grants from the state to cities to provide down payment assistance (up to \$30,000) to low- and moderate-income first-time homebuyers of new homes in projects with affordability enhanced by local regulatory incentives or barrier reductions. This program is currently suspended for lack of funding.	Homebuyer assistance
CalHome	Grants from the state to cities and nonprofit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects. This program is currently suspended for lack of funding.	• Predevelopment, site development, site acquisition • Rehabilitation • Acquisition/rehabilitation • Down payment assistance • Mortgage financing • Homebuyer counseling
Transit-Oriented Development Program	Funding for housing and related infrastructure near transit stations. This program is currently suspended for lack of funding.	• Rental housing construction • Mortgage assistance

Program Name	Description	Eligible Housing Activities
Infill Incentive Grant Program	Funding of public infrastructure (water, sewer, traffic, parks, site cleanup, etc.) to facilitate infill housing development. This program is currently suspended for lack of funding.	Infrastructure to support high density affordable housing
CalHFA Affordable Housing Partnerships Program (AHPP)	Affordable senior financing from CalHFA when combined with a local homebuyer assistance program.	Homebuyer assistance
CalHFA California Homebuyer's Downpayment Assistance Program (CHDAP)	Deferred-payment junior loan to qualified borrowers to be used for their down payment or closing costs.	Homebuyer assistance
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers. Mortgages which fund the purchase and rehabilitation of a home. Low down payment mortgages for single-family homes in underserved low income and minority cities.	Homebuyer assistance
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to nonprofit and for-profit developers and public agencies for affordable low income ownership and rental projects.	New construction
Freddie Mac HomeWorks	First and second mortgages that include rehabilitation loan; city provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	Homebuyer assistance combined with rehabilitation

